Husch Blackwell adds to roster

Caroline Shea and Derek Terry join the firm as associates.

REAL ESTATE

Fast start on new career path

Hannah Legg's regret is not beginning her real estate career earlier.

CRITIC'S CORNER

‘21 Bridges’ comes up short

A thriller needs tension to keep its audience interested. This lacks it.

HAMILTON COUNTY HERALD

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CHATTANOOGA, HAMILTON COUNTY, TENNESSEE
November 29-December 5, 2019

CHATTANOOGA drew
Wise with 2 passions:
Climbable cliffs, law

By David Laprad

Fisher Wise is slicing through a forest just off the Sequatchie Valley on a cool November morning, his feet kicking up a thick layer of fallen leaves as he makes his way to a cliff at the end of a trail. Once there, he and a friend who’s tagging along will drop into the valley below and begin an afternoon of climbing back up.

The longer Wise walks, the less accommodating the woods are. Rocks and tree roots poke through the groundcover, and thorn-covered branches tear at his jeans as he marches by. Despite the rugged nature of the terrain and the 50-pound knapsack hanging across his back, the trim and fit Wise weaves through the thicket like a blustery autumn breeze.

The path eventually disappears, and all that’s left to guide Wise to his destination is his memory of previous excursions into these woods. His recall is perfect, and he soon finds himself standing on rock and overlooking a tree-filled gulley.

“Anywhere you climb in this region is beautiful, but this cliff is amazing,” he says, peering over the edge.

The roughly 3,000 cliffs that dot the Chattanooga landscape drew Wise, an Alabama native, to the city. He was introduced to rock climbing as an undergraduate student at Samford University, and since then his passion has only grown.

“When I first tried climbing, it was fun and challenging, and I found I had a natural ability for it,” says Wise, now 40. When a casual hiker takes in the view Wise is enjoying, he or she sees the end of the trail. Wise, however, sees the possibilities that lie dormant in the crags and crevices of the rock face.

“I like developing new routes that are

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Photograph by Nathalie DuPre Photography

Chattanooga attorney Fisher Wise eyes the bolt that will allow him to take his next step on his journey up a Sequatchie Valley cliff.
Lynda Hood named fundraiser of the year

By David Laprad

The Association of Fundraising Professionals named Chattanooga Bar Association Executive Director Lynda Hood its Leadership fundraiser of the Year during its 2019 National Philanthropy Day Awards Luncheon held Nov. 13 at the Chattanooga Convention Center.

Master of ceremonies Alison Lebovitz said many Chattanooga nonprofits have benefited from Hood’s volunteer work.

“Lynda gets excited about volunteering. She gets excited about raising money. She gets excited about energizing the people around her and motivating them to give of their time, talent and treasure.”

“When we receive a call from Lynda asking us to participate in something, we know it’s worthy and meaningful.”

In a video played before Hood’s daughter, Lauren, presented the award, Hood said everyone has a responsibility to help others. “When you’re part of a community, you help the people of that community, whether it’s with your time, money or talents.”

Hood has been an active volunteer in the Chattanooga community for decades, and has chaired some of the most profitable fundraisers in the city, said the Association of Fundraising Professionals in the program for the luncheon.

Hood’s many volunteer commitments includes serving as chairwoman of the Erlanger Health System Foundation board. She first became involved with Erlanger in 1977 when her father suffered a massive heart attack and received what she says was “exceptional care.”

Hood became a patient of Erlanger herself when she was diagnosed with breast cancer in 1997.

Hood has also co-chaired the Children’s Hospital at Erlanger’s Believe Bash for the last two years. In that capacity, she’s helped to raise over $1.5 million.

As co-chair of the American Heart Association’s Go Red for Women campaign, Hood has helped to raise the most money the campaign has received in its 15-year history. Hood is also chair of the American Cancer Society’s 2020 gala.

Julie Taylor, president and CEO of Erlanger Health System Foundation, says Hood brings not only her passion but also her story to her volunteer efforts. “Lynda cares about this community, and through her experiences, is helping to make it a better place for all of us.”
Gearhisre Peters named Best Law Firm

Gearhisre, Peters, Elliott & Cannon has earned four Tier 1 Metropolitan rankings for the following practice areas in the 2020 U.S. News – Best Lawyers “Best Law Firms” list:
- Bet-the-Company litigation
- Litigation – municipal
- Tax law
- Trusts & estates law

Firms named in the 2020 “Best Law Firms” list are recognized for professional excellence with consistently impressive ratings from clients and peers, according to U.S. News.

Source: Gearhisre, Peters, Elliott & Cannon

Photograph provided

Baker Donelson’s health law group earns top rankings

The Baker Ober Health Law Group at Baker Donelson has earned multiple honors recognizing the group as one of the leading health care practices in the United States.

Baker Donelson was ranked third on the 2019 edition of Modern Healthcare’s “Largest Healthcare Law Firms.”

The firm was ranked third on the American Health Lawyers Association’s “AHLA 2019 Top Honors” rankings of health law firms in the U.S.

Baker Donelson was recognized in the American Bar Association’s seventh annual “Regional Law Firm Recognition List,” which recognizes by geographic region the largest health law firms in the United States. Baker Donelson ranked second in the south region, third in the northeast region, and ninth in the southeast and D.C. region.


Baker Ober Health Law Group is ranked by Chambers USA as one of the nation’s leading health law practices and is consistently ranked as one of the largest health law practices in the country.

Dedicated client teams focus on hospitals and health systems, long-term care providers, ambulatory surgery centers, complex medical groups, end-stage renal disease, rehabilitation and the wide array of health enterprises that make up the health care ecosystem.

Source: Baker Donelson

Husch Blackwell welcomes two associates

Caroline Shea and Derek Terry have joined Husch Blackwell’s Chattanooga office as associates.

Shea focuses her practice on a variety of client matters including commercial litigation, toxic tort and bankruptcy. Shea earned her juris doctor from Vanderbilt University Law School and her B.A. from Wofford College.

Terry is an associate in the firm’s Corporate, Mergers & Acquisitions and Securities & Corporate Governance practice group. His practice focuses on an array of business law matters including mergers and acquisitions, corporate finance, real estate transactions and financing, public and private company securities law compliance and corporate governance. Terry earned both his juris doctor and bachelor’s degree from the University of Tennessee.

Source: Husch Blackwell

Photograph provided
**Reasonable Policies Work**

No, God hasn't been banned from public schools

They're cherished relics now: Pages of lined notebook paper on which an earnest young fellow copied the lyrics of Christmas hymns probably posted on elementary school blackboard.

"Round youn virgin Mother and child, Holy Infant so tender and mild."

"The cattle are lowing, the poor baby awakes. But little lord Jesu no crying he makes."

And so on, verse after familiar verse, all in firm pencil markings. Undated, but probably from the 1930s and signed in cursive script by that earnest young fellow, Lewis Lee Rogers.

Daddy.

Completing the package are other notebook pages from the 1960s, with some of the very same lyrics, dutifully copied by another earnest young fellow: me. Together, the pages make for a touching link between father and son.

They also represent just the kind of classroom activity that, if handled correctly, might get a school district sued nowadays.

It appears, however, that having students copy Christmas carols is among the few things the Smith County School Systems does not stand accused of today.

A release from the American Civil Liberties Union of Tennessee, which is suing the school district in federal court on behalf of two families of atheists, states: "The unlawful activities include, among other practices, school-directed prayer during mandatory assemblies; the distribution and display of Bibles during classes; Bible verses posted in hallways and shared in notes from school staff to students; prayers broadcast through loudspeakers at school sporting events; coaches leading in prayer with student athletes; and a large cross painted on the wall of a school athletic facility."

"Sounds pretty much like school as I experienced it, except for the large cross. We weren't blatant."

We were, however, defiant. The Supreme Court ruled on June 26, 1963 that organized school prayer was prohibited by the Constitution, but we took no note.

We had experience along those same beliefs. "We'd been ignoring the court on integration since 1954."

You don't find much opposition to the 1954 integration ruling these days. But people still blame all manner of societal ills on that 1962 decision, casting it as a public school ban on prayer, or the participating in practices which are contrary to their religious beliefs.

Still, there is some wiggle room. School-sponsored or school-directed prayers are barred, but a period of silence may be observed at the start of the school day, at which students are free to pray to whatever deity serves their purpose. Or none.

Students are also free to make voluntary expressions of religious viewpoints.

And: "Students may express religious beliefs in homework, artwork and other written and oral assignments."

Religious symbols can be used as teaching aids. Religious themes can be part of school-sponsored activities and programs, "if presented in a prudent and objective manner."

"Doesn't sound at all like a ban."

Granted, it's a long way from the attitude that had me and, 25 or so years earlier, Daddy spending class time recording the merits of the baby Jesus and his birthday. But, all in all, it represents progress, and respect for people of other beliefs."

I suspect the grown-up Jesus would approve.

Joe Rogers is a former writer for The Tennessean and editor for The New York Times. He is retired and living in Nashville. He can be reached at jrogink@gmail.com

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**Continuous Improvement Engineer**

Continuous Improvement Engineer works within the sites/networks to monitor and evaluate the performance of the company and its processes. The Continuous Improvement Engineer works with the sites/networks at all levels utilizing a “hands-on” approach to creating value and buy-in as the coach and mentor to the operating system.


When not traveling, work may be completed remotely. Employer Headquarters are in Chattanooga, TN.

Send resume: Kenco Logistics Services, LLC
Attn: Katie Mann
2001 Riverside Dr.
Chattanooga, TN 37406

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**Chattanooga Police Install Third Set of Public Safety Cameras**

The Chattanooga Police Department has added eight public safety cameras to its network, bringing the number of cameras around the city focusing on violent crime and deterring acts of violence to 37.

The Chattanooga Police Department has around 100 square miles of city, with 19,000 residents and 10,000 people working in the downtown area.

The CPD’s investigators use the video to build cases and hold offenders accountable.

Since Jan. 1 of this year, investigators have observed 3,534 incidents. Video was usable as evidence in 69% of violent crime incidents.

Source: Chattanooga Police Department
University of Tennessee finance professor Phillip Daves, center, learns a little about rowing with the Lady Vols. He was one of 15 faculty members recently invited to see what the sport is all about.

By Rhiannon Potkey

Phillip Daves was intrigued when he received the invitation from Abbe Craine.

The senior rower is a student in Daves’ finance class at the University of Tennessee, and she wanted him to join the Lady Vols for a practice session on the Tennessee River.

It was meant to give professors a glimpse inside the world of the rowing team – from the physical demands in the boat to the long hours shuffling between training and classes.

“I know how much college athletics takes in terms of time and emotional commitment,” says Daves, an associate professor in the UT finance department. “Despite knowing this, it still helps to be reminded and see firsthand that my students have other commitments that are important to them.

“I was pleased to be invited and I wanted to see a little bit of that important part of Abbe’s life.”

Daves was one of nearly 15 professors and faculty members who arrived at the Wayne G. Basler Boathouse on a chilly fall afternoon to take part in the rowing program’s Professors Appreciation Day.

The Lady Vols showed them how to transport the boats from the boathouse to the dock and everything that needs to be done before they can hit the water.

The professors and rowers were placed in boats together with eight people and a coxswain. They spent 45 minutes on the water, traveling past Thompson-Boling Arena while learning the mechanics of rowing.

Mary Mahoney, assistant director at UT’s Center for Career Development, has watched the Lady Vols compete in races at Melton Hill Lake, and wanted to get a better understanding of the physical demands of the sport. She got a bit more than she bargained for in the boat.

“I learned I am not as coordinated at some things as I think I am,” Mahoney recalls with a laugh. “You just don’t realize the upper body strength and leg strength it takes.

“I hate to admit it, but for a day or two after I was like, ‘Holy cow, I didn’t even do that much and my arms were still sore and I could feel it in my legs.’”

Taylor Worrell, a graduate assistant for student-athlete development at UT, is familiar with grueling early morning workouts. She was a swimmer at the University of South Carolina. But Worrell didn’t realize all the intricacies involved in rowing until being on the river.

“I had no idea the amount of dedication and details that goes into the sport. Just the coordination and synchronization required,” Worrell acknowledges. “I kept getting the paddle in the wrong direction. It was really eye-opening to see all the things their sport entails on a regular basis.”

The Lady Vols were excited to switch roles for a few hours and become teachers showing their professors what rowing is really all about.

“A lot of people think it looks really easy, and as a rower that’s really true. But to have them come and sit in the boat really helped show them how much focus it takes every day,” UT senior Mikayla Dutton says. “It was great to have them see we are already using so much of this brain power in rowing, but we are still coming to class and still doing our homework.”

Katie Rowinski, a lecturer and adjunct clinical supervisor in the department of psychology at UT, received her invitation from Emma Long, a junior from Franklin.

Rowinski was a track and field athlete at Brown University, and was interested in learning more about the rowing team and coaches.

“It gave me an appreciation for how well-rounded the student-athletes are,” Rowinski points out. “They don’t forget or neglect their academic studies. They just have to work extra hard to fit everything in. They have to get good at time management.

“This is an incredible life skill that will serve them well post-graduation.”

Beyond the physical strength and time commitment required, Daves was impressed by the camaraderie among the Lady Vols.

“I really liked the culture the team and coach showed me. These young women were encouraging and supportive of each other while being very serious about their sport,” Daves says. “Their energy level was really uplifting to me, and I came away from the experience with a renewed confidence in this generation of students.”

Being able to break down any walls or stereotypes between the professors and athletes outside of the classroom setting was rewarding for everyone. It meant a lot to the Lady Vols to have the professors willing to come to their environment.

“There are so many people in this community that care about us, whether as a student or as an athlete. It’s just really cool to bring everybody together and do this as a group,” says senior rower Jessica Magnoli.

“They can put the pieces together about certain parts of our day they may not see and we can get to know a part of their lives as well.”

After they exited the boats and were back on land, the professors received a tour of the team’s facilities.

“They were given hot chocolate and apple cider to help them get warm, providing yet another lesson about what the rowers often endure before arriving to class.

“They don’t cancel practice for cold weather,” Rowinski says. “It can be brutal out there on the water during cold weather.”
SUBSTITUTE TRUSTEE’S SALE

SALE NOTICE—By order of the Circuit Court, Hamilton County, Tennessee, Docket No. 20190192, dated November 29, 2019 or at 11:00 AM local time, at the Main door of the Hamilton County Courthouse, 900 South Main Street, Chattanooga, Tennessee

The undersigned, Wn. B. Lipscomb, III, Trustee, or Successor Trustee, on behalf of Backed Receivables LLC Trust 2004-OP2, MCM Finance II, LLC, Backed Receivables Trust 2004-OP2, and Wells Fargo Bank National Association, as the beneficial Trustee, will sell at public auction, on November 29, 2019, for the highest and best bidder for cash, the following real estate, or some part thereof, at the option of the owner, this sale is subject to the terms and conditions of a Deed of Trust Note dated , recorded in Book No. GI 10618, at Page 693, in the Office of the Hamilton County Register of Deeds, Chattanooga, Tennessee.

The property is situated in Hamilton County, Tennessee, and is more particularly described as follows:

1. Situated in County of Hamilton, State of Tennessee; according to said plat of lot 273 in block 1, Bluffview subdivision, Corporate, Inc. to the United States of America, recorded in the Register’s Office of Hamilton County, Tennessee, as Book 1547, Page 108, and as amended in Book 1547, Page 319, and Book 1838, Page 166, said Reg-
2. Subject to Right of Way and Drainage fill and serving rights to all gas, oil, sulphur and other 
3. Subject to easement to Chattanooga Cable 
4. Subject to A 50 foot roadway reserved across any property, and serving rights to all gas, oil, sulphur and other 
5. Subject to easement as set out in Book 4666, Page 493, said Register’s Office.
6. Subject to all governmental zoning and subdivision ordinances and regulations in effect thereon.
7. All right and equity of redemption, homestead and dower are expressly waived in said Master Deed, and also in the easements set forth herein, and the applicable governmental entities’ right to condemnation.
8. This sale may be rescinded at any time before it is set aside for any reason, the Purchaser at the option of the Owner of the Deed secured, the Mortgagee or the Mortgagee’s attorney.
9. The Property is sold as is, without any restrictions, reservations and conditions.

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of said Trust deed of trust, and the Deed of Trust, to date of even securing the same, recorded November 25, 2015, in Book No. GI 10618, at Page 693, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by Paul Christopher Dockins, conveying certain property therein described to Backed Receivables LLC Trust 2004-OP2, as Trustee for Mortgage Electronic丰富多彩，Let’s enjoy this wonderful experience together.
10. Subject to A 50 foot roadway reserved across any property, and serving rights to all gas, oil, sulphur and other 
11. Subject to easement as set out in Book 4666, Page 493, said Register’s Office.
12. Subject to all governmental zoning and subdivision ordinances and regulations in effect thereon.
13. All right and equity of redemption, homestead and dower are expressly waived in said Master Deed, and also in the easements set forth herein, and the applicable governmental entities’ right to condemnation.
14. This sale may be rescinded at any time before it is set aside for any reason, the Purchaser at the option of the Owner of the Deed secured, the Mortgagee or the Mortgagee’s attorney.
15. The Property is sold as is, without any restrictions, reservations and conditions.

Purchaser: Title: Address:

Notice of Trustee’s Sale

(Note: This notice is hereby given that the entire indebtedness has been paid in full, and there are no further obligations.)

THE SALE WILL BE POSTPONED TO ANOTHER DATE AND TIME AS CHARTERED.

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HAMILTON COUNTY
The real property will be sold as IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding the condition of the property or marketability of title.

This office may be a debt collector. This notice is hereby given that an accurate survey of the premises might disclose.

There were no building permits available for this week.

The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding the condition of the property or marketability of title.

Building Permits

November 29-December 5, 2019

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November 29-December 5, 2019

Public Notices

Coming Soon
### Foreclosure/Trustee's Sales Scheduled in the Next 3 Weeks

<table>
<thead>
<tr>
<th>Property Address</th>
<th>Publication Dates</th>
<th>Borrower</th>
<th>Attorney</th>
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</thead>
<tbody>
<tr>
<td>1515 Matthery Street, Hixson, 37434</td>
<td>2019-11-10</td>
<td>Carl E. Long</td>
<td>Wilson &amp; Associates, PLLC</td>
</tr>
<tr>
<td>1611 East Ridge Avenue, Chattanooga, 37412</td>
<td>2019-11-05</td>
<td>David A. Love</td>
<td>Wilson &amp; Associates, PLLC</td>
</tr>
<tr>
<td>6962 Arnswale Lane, Harrison, 37341</td>
<td>2019-11-15</td>
<td>Matthew Maharion Mahon and Melissa Mahon</td>
<td>LAW</td>
</tr>
<tr>
<td>900 Mountain Creek Rd Unit 103, Chattanooga, 37407</td>
<td>2019-11-10</td>
<td>Robert Campbell Acuff</td>
<td>C/O Tennessee Foreclosure Dept.</td>
</tr>
<tr>
<td>221 East 35th Street, Chattanooga, 37407</td>
<td>2019-11-10</td>
<td>Ernest Lostberg Lagarder</td>
<td>Wilson &amp; Associates, PLLC</td>
</tr>
<tr>
<td>10807 Trigal Hill Drive, Soddy Daisy, 37377</td>
<td>2019-11-10</td>
<td>Marilyn S. Hocken</td>
<td>Wilson &amp; Associates, PLLC</td>
</tr>
<tr>
<td>4880 Lone Hill Rd, Chattanooga, 37416</td>
<td>2019-11-10</td>
<td>Verina, Nina and Pamela</td>
<td>Shakopee and Ingle, LLP</td>
</tr>
<tr>
<td>6094 Pine Hill Circle, Chattanooga, 37412</td>
<td>2019-11-10</td>
<td>Robby McCombs</td>
<td>Shakopee and Ingle, LLP</td>
</tr>
<tr>
<td>4607 Paw Trail, Chattanooga, 37416</td>
<td>2019-11-10</td>
<td>Bonnie A. Enke and David T. Enke</td>
<td>Rubin Lublin TN, PLLC</td>
</tr>
<tr>
<td>724 John Ross Road, Chattanooga, 37412</td>
<td>2019-11-10</td>
<td>Calvin R. Stanton and Darlene Stanton</td>
<td>Wilson &amp; Associates, PLLC</td>
</tr>
<tr>
<td>3115E 44th Street, Chattanooga, 37407</td>
<td>2019-11-10</td>
<td>Madelon Diane Dennis and Anthony Dennis</td>
<td>SR Law Group</td>
</tr>
<tr>
<td>7527 Bishop Drive, Chattanooga, 37416</td>
<td>2019-11-11</td>
<td>Royo D. Lawrence and Janice I. Lawrence</td>
<td>Mackie Wolf Zientz &amp; Mare, P.C.</td>
</tr>
<tr>
<td>3613 Highland Terrace Dr, Chattanooga, 37416</td>
<td>2019-11-11</td>
<td>Joseph A. Kulik</td>
<td>Mackie Wolf Zientz &amp; Mare, P.C.</td>
</tr>
<tr>
<td>112 Pine Street, Soddy Daisy, 37379</td>
<td>2019-11-12</td>
<td>Jacob C. Neal</td>
<td>Wilson &amp; Associates, PLLC</td>
</tr>
<tr>
<td>6872 Mcintosh Creek Road, Chattanooga, 37412</td>
<td>2019-11-12</td>
<td>Hays John and Julia</td>
<td>Resource Properties, PLLC</td>
</tr>
<tr>
<td>1628 John Ross Rd , Chattanooga, 37412</td>
<td>2019-11-12</td>
<td>Royo D. Lawrence</td>
<td>Wilson &amp; Associates, PLLC</td>
</tr>
<tr>
<td>6517 South Lynnwood Ter, Chattanooga, 37421</td>
<td>2019-11-12</td>
<td>Brantingham, Ted and Amanda</td>
<td>Shakopee and Ingle, LLP</td>
</tr>
<tr>
<td>2312 Cooper Road, Sale Creek, 37373</td>
<td>2019-11-12</td>
<td>Jarman H. Holloway and Martha Burton Holloway</td>
<td>Wilson &amp; Associates, PLLC</td>
</tr>
<tr>
<td>1521 Fruitland Drive, Chattanooga, 37412</td>
<td>2019-11-12</td>
<td>Wilma J. Kilpore</td>
<td>Wilson &amp; Associates, PLLC</td>
</tr>
<tr>
<td>1311 Highland Terrace Drive, Chattanooga, 37416</td>
<td>2019-11-12</td>
<td>Hanes, E.</td>
<td>C/O Tennessee Foreclosure Dept.</td>
</tr>
<tr>
<td>1913 Cleveland Avenue, Chattanooga, 37404</td>
<td>2019-11-12</td>
<td>Catherine Sundvik</td>
<td>Weiss &amp; Cummings, PLLC</td>
</tr>
<tr>
<td>45B N Willow St , Chattanooga, 37404</td>
<td>2019-11-12</td>
<td>Griffin, Arm</td>
<td>Shakoee and Ingle, LLP</td>
</tr>
<tr>
<td>3609 12th Ave , Chattanooga, 37407</td>
<td>2019-11-11</td>
<td>Prater, Christine</td>
<td>Shakoee and Ingle, LLP</td>
</tr>
<tr>
<td>6236 Chandler Hill Court, Ooltewah, 37363</td>
<td>2019-11-12</td>
<td>Cynthia Drew</td>
<td>Wilson &amp; Associates, PLLC</td>
</tr>
</tbody>
</table>

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, PLLC, as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Wells Fargo Bank N.A., will, on January 23, 2020 or on about 10:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale certain personal property described as the highest bidder for certified funds paid in cash, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all except as may be expressly waived in the Deed of Trust, subject to any liens, judgments, or encumbrances as well as any priority created by taxes; any restrictive covenants, easements, or encumbrances and any other interests of any government agency, state or federal; any prior liens or encumbrances as well as any priority created by a tax lien or other judgment; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above referenced property: SHAKOEE, LLC.

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COUNTY ROAD. LESS OR EQUIVALENT
LOT ONE (1), HOLLOWAY FAMILY SUBDIVISION, AS SHOWN BY PLAT RECORDED IN BOOK 60, PAGE 261, COUNTY RECORDS, HAMILTON COUNTY, TENNESSEE. (SEE G. S456, PAGE 397)
Street address: 3609 12th Ave, Chattanooga, Tennessee 37415, including rights of reversion of any governmental agency, state or federal, and any and all prior deeds of trust, liens, charges, assessments, easements, or other matters that may be applicable; rights of redivision of, statute, or otherwise, not otherwise subject to revocation, including rights of reversion of any governmental agency, state or federal, and any and all prior deeds of trust, liens, charges, assessments, easements, or other matters that may be applicable; any statutory rights of redivision of any governmental agency, state or federal; any prior liens or encumbrances as well as any prior created by a fixture filing, and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the property subject to the conditions stated herein:
This property is believed to be 2312 Cooper Road, North Chattanooga, as nominee for Decision One Mortgage Company, being the successor in interest to the recorded mortgage of Walden Mortgage, Inc., recorded in Book 589, Register's Office for Hamilton County, Tennessee, as they had received from Chad A. Woodall and Schira D. Woodall, recorded in Book 8661, Page 206 on May 8, 2008 in the Register's Office for Hamilton County, Tennessee.
THE SELLER HEREBY RESERVES TO ITSELF, A RIGHT TO REDEEM THE PROPERTY UPON THIS NOTICE, AND NOT AS A WAIVER OF THE RIGHT TO REDEEM.
This office may be a debt collector. This notice is hereby given that
the right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place of sale set forth above.
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated December 19, 2019, in Book No. 9073, at Page 707, in the Register's Office for Hamilton County, Tennessee.
Let our attorneys fight for you! Get the help you deserve. Call Shapiro & Ingle, LLP 10130 Perimeter Parkway, Suite 400
Atlanta, GA 30124. No personal checks, cashier's checks, money orders, or certified checks will be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

STUDENT TRUSTEE'S SALE
Sale at public auction will be on December 28, 2019, at 10:00 am local time, at the Hamilton County Courthouse, 625 George- ia Ave., Chattanooga, Tennessee pursuant to Order of the Tennessee Chancellor over Christine Prater, to Robbie L. McLean, Trustee, for Mortgage Electronic Registration Systems, Inc. as nominee for Decision One Mortgage Company, being the successor in interest to the recorded mortgage of Walden Mortgage, Inc., recorded in Book 589, Register's Office for Hamilton County, Tennessee, as they had received from Chad A. Woodall and Schira D. Woodall, recorded in Book 8661, Page 206 on May 8, 2008 in the Register's Office for Hamilton County, Tennessee.

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Invest in your family and community

Why do you invest? For many people, the answer is they want to enjoy a comfortable retirement. And that’s certainly a great reason, because all of us should regularly put money away for when we’re retired.

But you can also benefit by investing in your family and your community.

Let’s start with your family members, particularly the younger ones. How can you invest in their future? One of the best ways is to help send them to college. A college degree is still a pretty good investment: The average lifetime earnings of a college graduate are nearly $1 million higher than those of someone with a high school degree, according to a study by the U.S. Census bureau.

To help your children or grandchildren pay for any college, university, vocational school or other postsecondary education, you may want to open a 529 savings plan. With this account, withdrawals are federally tax free, as long as the money is used for qualified higher education expenses, including those from trade and vocational schools. (However, if you withdraw some of the earnings on your account, and you don’t use the money for qualified expenses, it will be taxable and can also incur a 10% federal tax penalty.)

Plus, you retain control of the funds until it’s time for them to be used for school, so if your original beneficiary chooses not to pursue some type of higher education, you can name a different eligible beneficiary.

Another way to invest in your family is to help your adult children avoid feeling obligated to provide financial assistance to you. For example, if you ever required some type of long-term care, such as an extended stay in a nursing home, could you afford it?

The average cost for a private room in a nursing home is more than $100,000 per year, according to a study by Genworth, an insurance company. And Medicare typically pays very few of these expenses.

So, to avoid burdening your adult children – while also preserving your own financial independence – you may want to consider some type of long-term care insurance. A financial adviser can help you determine what coverage may be appropriate.

Moving beyond your family, you may want to invest in the social fabric of your community by contributing to local charitable, civic, educational or cultural groups. Of course, now that we’re in the holiday season, it’s the perfect time for such gifts.

Furthermore, your gift will be more appreciated than in years past because one of the chief incentives for charitable giving – a tax deduction – was lost for many people due to tax law changes, which raised the standard deduction so significantly that far fewer people chose to itemize deductions.

However, you might still be able to gain some tax benefits from your charitable gifts. To name one possibility, you could donate financial assets, such as stocks that have risen in value, freeing you of potential capital gains taxes. In any case, contact your tax adviser if you’re considering sizable charitable gifts.

Saving for your retirement will always be important. But don’t forget about investing in your family and your community – because these investments can provide satisfying returns.

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 the local Edward Jones Financial Advisor (member SIPC). Contact Stan at Stan.Russell@edwardjones.com.

2-1-1 kiosks offer access to support

A partnership between United Way of Greater Chattanooga, various corporate partners and Hamilton County Schools will make the local 2-1-1 service more widely available to those in need.

The free, confidential information and referral line, which connects people across the Tennessee Valley with local resources, will soon be accessible via several community-based kiosks.

The first pilot kiosk has been installed at Red Bank High School.

“One of the most difficult things as an educator is to know where to direct students and parents to find resources that can help them in times of need,” says Elaine Harper, principal of Red Bank High School. “Now we’ll be able to not only give them a phone number but walk them down the hall to find the resources and community services they need to support their family.”

The 2-1-1 kiosks will provide information to families and students on how to access community resources including food, health care, insurance and utility payment assistance, stable housing options and employment, veteran, child care and youth services.

BlueCare Tennessee, a subsidiary of BlueCross BlueShield of Tennessee, is a primary partner in helping United Way provide the expanded service. EPB and Hamilton Plastics have also provided support for the effort.

Over the next few months, this kiosk pilot project will be expanded into several other local schools and a community health site.

Source: United Way of Greater Chattanooga

Is it time to switch to a better college savings plan?

College savings plans are a great way to save for education. But not all college savings plans are great.

Most state-sponsored 529 college savings plans, which allow you to invest in a tax-advantaged account for future education costs, have improved significantly in recent years, says Madeline Hume, analyst for multifaceted and alternative strategies at investment research firm Morningstar. Plans have lowered fees, improved investment options and smoothed investment “glide paths” to reduce risk.

But not every plan is keeping up. Morningstar recently

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MAKE SURE YOURS STILL WORKS FOR YOU

Personal Finance

Liz Weston, NerdWallet

downgraded eight state plans and advised most savers to avoid five others, often for excessive costs.

If you’re saving for a child’s education in a 529 plan, or want to start, it’s a good time to review your options because there may now be a better choice.

Aim for smoother landing

Most of the money saved in 529 plans is invested in age-weighted options that reduce exposure to stocks as the child gets closer to needing the money. In the past, 529 plans might keep the same portfolio of investments for four years or more before selling and moving into a supposedly less risky portfolio in a single day, Hume says. But those sudden movements weren’t risk-free.

“Especially if there’s a large market drop on a particular day, that investor could lock in losses that may be hard to recover,” Hume says.

Today, many plans mimic target-date retirement funds, which reduce risk gradually. Even plans that still sell one portfolio of investments to buy another tend to do so more often to reduce the possibility of locking in big losses and give investors a smoother ride, she says.

California’s decision to
Wise is at home in the woods and in the courtroom.

“I think people tend to gravitate toward the things for which they have a natural aptitude,” he says. “And my parents always told me I’d be a good lawyer, probably for reasons they found frustrating.”

After earning a philosophy degree, Wise enrolled in the Cumberland School of Law. During his first semester, he was concerned he’d made a terrible mistake. “I was heavily into rock climbing by this time and was terrified of ending up in a corporate rat race,” he says.

Wise’s worst fears were realized when he found himself doing document review for an Atlanta law firm.

“It’s where lawyers go to die,” he continues. “But graduating from law school without knowing how to actually practice law is terrifying. You have debt, you have bills and you don’t know what to do, so you just want someone to offer you a job.”

Wise was saved from his personal circle of hell when John Wyrigul and Johnny O’Brien gave him the opportunity to help them open High Point Climbing and Fitness downtown. After seizing this opportunity and seeing it through, he felt empowered to hang a shingle in the Scenic City.

“I showed up in Judge Barry Steelman’s courtroom on a Friday and he appointed me to a case,” Wise recalls.

From there, Wise developed a practice focused on criminal defense, family law and personal injury. He says his work on divorce cases has been particularly gratifying.

“It’s rewarding to secure a custody agreement a parent feels will be the best thing for his or her family,” he says. “These things happen, and I like putting families in the best possible position to raise their kids and move forward in a positive way.”

Wise, no fan of office walls, likes to get out and be an active member of his profession and community. In addition to joining the Chattanooga Bar Association, he helps to coordinate CLE’s for the Chattanooga Association of Criminal Defense Lawyers.

Wise also sponsors the Scholar Athlete of the Week, which recently awarded a $5,000 scholarship to one of the weekly winners. Wise sponsors the scholarship in memory of this father, Philip Wise, a Baptist preacher and the man he says is responsible for the person he is today.

Other than biological relatives, Wise is family-free. This allows him to indulge in his two passions — “lawyering and rock climbing” — to his heart’s content. It also gives him space to ponder the big questions in life.

“What are we here? What’s the meaning of it all? How should we determine these things? I like to think about those things,” he says. “I believe the best way to arrive at answers is through the application of logic and reason. That’s what I’ve found to be the most rewarding.”

At this moment, Wise is ready to search for happiness at the bottom of a valley. An afternoon of rock climbing is stretched out before him and his friend, and he intends to make the most of it.

“T’ll repel down and meet you at the bottom,” Wise says to his companion, who begins descending into the gorge using a hand rope bolted into a nearly sheer face. Then Wise disappears, weaving through the thicket like a blustery autumn breeze.
**Obleda to coach Red Wolves**

Jimmy Obleda will lead the Chattanooga Red Wolves Soccer Club as head coach and technical director in the team’s second season of United Soccer League play.

After playing professionally for eight years in Latin America and the U.S., Obleda coached at the collegiate and competitive youth levels, including as director of coaching for BOCA Orange County and head men’s soccer coach at Santiago Canyon College. The NSCAA named Obleda Regional Youth Coach of the Year and National Youth Coach of the Year in 2011.

Obleda has coached several players who are now playing professionally including Robert Coronado of Houston Dynamo, Adrian Vera of Los Angeles Galaxy II and Chattanooga Red Wolves midfielder Amirgy Pineda.

**CHI Memorial taps directors**

CHI Memorial Medical Group has appointed Jeffrey Jump, M.D., as medical director for primary care and Mark Anderson, M.D., as medical director for specialty care.

Jump will be accountable for all aspects of physician strategy and management of patient-centered quality initiatives and work collaboratively with nursing, advanced practice clinicians, clinical and administrative partners. Anderson will promote clinical quality and a patient-centered continuum within each specialty. He will collaborate with physicians, advanced practice clinicians, nurses and staff.

**HHM CPAs promotes Baker**

HHM Certified Public Accountants has made Brian Baker a partner in its Chattanooga office.

Baker will serve as a partner on the tax team. He has been with HHM for several years and has over 20 years of tax experience. Baker specializes in tax consulting and compliance services in a wide variety of industries. Before joining HHM, Baker was a senior tax manager at a CPA firm in Pennsylvania, where he specialized in corporate and partnership compliance and consulting. He graduated from Edinboro University of Pennsylvania with a bachelor’s degree in accounting.

**Gregg joins Erlanger’s board**

Hamilton County Mayor Jim Coppinger has announced the appointment of Vicky Gregg to Erlanger’s board of directors. Gregg brings knowledge and experience as the CEO of Blue Cross and Blue Shield of Tennessee for nine years and with Humana in three different states.

**Digital agency Viget plans to staff its Chattanooga office with 25 local employees.**

Digital agency Viget is opening an office in Chattanooga, staffing it with 25 local employees.

Viget is a strategy, design and development firm that specializes in branding, designing and building software products and platforms. Viget launched in Washington D.C., nearly 20 years ago and has since opened offices in Durham, North Carolina, and Boulder, Colorado.

“Conventional wisdom in our industry is to open sales offices in major markets with access to larger clients,” says Brian Williams, Viget CEO. “We think the best clients prioritize the talent, cohesion and dependability of a proven project team over the location of a sales person. By focusing on smaller U.S. markets that offer quality of life and lower cost of living, we’re able to achieve our growth plans in a more predictable, sustainable way. Chattanooga is a great place to live, work and build a team.”

Major Viget clients have included ESPN, Progressive and Ad Council.

More about the Chattanooga jobs for which Viget is hiring at viget.com/careers.

Source: Viget
REALTOR ASSOCIATION PRESIDENT’S MESSAGE

Kim Bass
President, Greater Chattanooga Realtors®

Hosting for the holidays: Find a home to fit your party needs

Do you dream of hosting the perfect family Christmas celebration? Is it your fantasy to throw a New Year’s Eve party all of your friends remember? If you’re house hunting, these are things you should let your Realtor know.

Realtors work every day to help their clients find the ideal house that feels like home. If to you, home is where you invite your friends and family to celebrate the holidays, then your Realtor will help you find the perfect home in which to make those memories.

But what exactly is the perfect home for hosting holiday parties? You need to ask yourself, “What kind of parties do I want to host?” and “How do I plan on entertaining my guests?” Once you have a vision, your Realtor can help identify homes to help make it a reality.

Here are a few things to consider when looking for your perfect holiday-hosting home.

Size of the parties
When you throw a party, does your invitation list usually consist of three or four people or 10 or more people? If your get-togethers tend to have guests numbering in the double digits, you’ll want to look for a home with larger living and dining rooms.
Open or closed kitchen

Do you like the idea of interacting with your guests while you prepare the party food, or do you prefer to keep the cooking behind closed doors? An open kitchen layout means your living room or dining room will flow directly into the kitchen, so you can still be a part of your party while you prep and cook. If you tend to make a mess when you cook and would rather keep it hidden, then a closed kitchen is for you.

Kitchen island

If you enjoy making food preparation an aspect of the gathering, an island is a must-have for your dream party house. An island is not only an excellent way to add more prep space to your kitchen, it’s also a place to sit and chat with your guests, decorate cookies or mix drinks.

Dining room

If you envision a sit-down dinner being the main draw of your holiday party, then a formal dining room should be on your list of must-haves. Consider how large a dining room and table you’ll need to seat your desired number of guests. It’s always a good idea to bring a measuring tape to a showing so you can know whether or not the table that fits your guests will actually fit the room.

Work with a Realtor

Be sure to work with a Realtor, a member of the National Association of Realtors, who can share more tips for listing your home this holiday season. Realtors work with their clients to make their home buying dreams a reality. That’s Who We R.

Greater Chattanooga Realtors is The Voice of Real Estate in Greater Chattanooga. A regional organization with more than 2,000 members, Greater Chattanooga Realtors is one of some 1,300 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors services Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. For more information, visit www.gcar.net or call 423-698-8001.

Legg and her husband purchased two rental properties within two weeks of committing to their new venture. She then earned her license and joined Keller Williams Downtown, attracted to the high level of training the company provides new agents.

“There’s a lot of competition for investment property in Chattanooga, and I thought being able to take myself to properties and having a bit of knowledge about them would give me an advantage,” she says.

Encouraged by her research into developing multiple streams of income, Legg also began working with residential buyers and sellers. Although she juggled this work with her investment endeavors, she has put together a solid sales history during her first two years of listing and selling and houses.

Legg has sold 30 homes since joining Keller Williams in January 2018 and is estimating sales of $3.4 million for 2019. This would double her volume in 2018.

During this time, Legg has seized every opportunity presented to her, from working with first-time home-buyers who were on a tight budget to clients who purchased homes costing more than $600,000.

“Variety is good,” she says. “It keeps you fresh.”

And being busy has kept Legg on her toes. One of the keys to her success as a real estate agent has been working with investors who, like her, want to purchase properties to either sell or rent. She adds her personal experience doing these very things has opened doors.

“I know marketing,” she says. “And investors see me doing it for my own stuff and for other people’s listings and are like, ‘Yeah, you can do it for me.’”

One of the pitfalls Legg hopes to avoid is taking on more business than she can handle and then dropping the proverbial ball while working with a client. Since she and her husband now own and operate 11 rental properties. These things, she says, were huge opportunities that helped her mature into the position she has now.

As anxious as Legg is to push her business further, she also knows it’s OK to simply appreciate what the moment is providing. “I’m enjoying this. I have a passion for it and it’s fun to take my expertise and apply it on behalf of someone who needs help.”
Assess home’s efficiency with an energy audit

Winter is on its way to the Chattanooga area, and if you want to save money on energy bills, a good first step is to conduct a do-it-yourself energy assessment, also called an energy audit. An audit can identify many of your home’s energy inefficiencies, helping you make simple improvements to save money in the long term.

First, you can conduct an inspection of the areas listed below in one day, then track your finding and immediately start making energy improvements. Some can be solved quickly, with a bit of elbow grease and a trip to the hardware store. If you discover major issues, you might want to consider following up with a professional energy audit.

As you conduct your audit, you might identify personal and family habits that result in excess energy use and cost. Once you note these behavior patterns, you and your family can work to modify them. Finally, you can track the benefits of your efforts. Monitor your monthly consumption and cost for the previous year of fuel bills.

- **Track your energy usage** going forward and compare each month to determine your savings. You can also use this information to get a Home Energy Yardstick score from Energy Star at www.energystar.gov.

- **Thoroughly inspect the following areas and keep a checklist of the problems you find so you can plan your repairs.**

### Air leaks

By working to stop or minimize drafts, you can save big on annual energy costs. The Department of Energy reports that consumers could save 10% to 20% per year while making their homes more comfortable.

- Search your home for air leaks. Once you have identified the leaks, seal them with caulking, weather stripping or the same materials used in the original walls. Note that when sealing your home, you should be aware of the danger of combustion appliance backdrafts (flue gases being pulled back into the house instead of exhausting through the chimney).

- **Check for gaps and see if existing caulking and weather stripping is in good condition.** Existing caulking and weather stripping around windows, door frames, electrical outlets, switch plates and pipes. If you can see daylight around door or window frames, or you can feel the air moving, leaks.

- When inspecting the exterior of your home, look at areas where two different building materials meet, such as corners and water faucets. Look for cracks and holes in the mortar, foundation and siding. Check all penetrations around the outside walls (pipes, vents and wiring).

### Insulation

You might have insufficient insulation in the ceiling and walls, especially if you had an older home. Your attic door should be insulated and closed tight. If you see that attic insulation is level with or below the attic floor joists, you probably need to add more. Make sure your attic vents are not blocked by insulation.

- Measure the depth of your insulation. A vapor barrier will also improve your home’s performance, if properly installed. You might want to consult a building professional for this upgrade.

- If you have an unconditioned crawlspace, look for insulation under the living area flooring. If your crawlspace is enclosed and contains appliances, air ducts or plumbing, it might be better to insulate the entire crawlspace perimeter instead.

- Checking for insulation in your walls is more difficult. You can make a small hole in a closet or other out-of-the-way place and probe into the wall with a long stick or screwdriver. If it’s an outside wall, the area should be completely filled with an insulating material.

### Energy vampires

An energy vampire is a device that continues to use energy and drain power even when it’s turned off. Energy vampires lurk throughout your home and account for as much as 20% of your electric bill.

- Some examples are coffee makers, toaster and other appliances that are plugged in but aren’t in use all the time.

- Identify the culprits and unplug them or connect them to advanced power strips that will cut power when appropriate.

### For help with your home energy audit or to find professionals that can fix your more complicated energy inefficiencies, visit the online directory of the Home Builders Association of Greater Chattanooga at www.HBAGC.net.

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**Gabe Thomas**

President, Home Builders Association of Greater Chattanooga

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Lack of tension, plot holes take toll on ‘21 Bridges’

“21 Bridges” is an action thriller in which an NYPD detective locks down the island of Manhattan to locate a pair of cop killers. It’s also a movie that must have read better on paper than it plays on the screen.

The film’s concept is interesting. After a pair of small-time hoods mow down several cops while stealing cocaine hidden in a restaurant, Detective Andre Davis orders every bridge, tunnel, subway and other access route blocked to prevent the men from escaping.

That still gives Davis nearly 23 square miles of tightly packed real estate to scrounge before his 5 a.m. deadline, but this doesn’t faze him, as he has a preternatural ability to look at a crime scene and intuit precisely what happened.

Davis also has a reputation for being trigger-happy, even though he insists every one of his nine kills was justified. In the eyes of his colleagues in law enforcement, who are eager to put down the cop killers, this makes him the perfect man for the job.

The audience, however, knows better, thanks to an early scene in which Davis visits his elderly mother and is shown tenderly caring for her.

While this is a sweet scene, “21 Bridges” would have benefited from a little ambiguity where Davis is concerned. Once I knew he wasn’t who everyone thought he was, the rest of the story sprang open in my head like a coiled ribbon.

That rarely happens. I like Seinfeld, who does a funny stand-up bit about not being able to understand the plot in movies. To the dismay of my wife, I’m the guy who’s always leaning over during detective movies and asking, “Who was that guy? Why did they kill him?”

So, if I’m able to foresee what happens in a thriller, then the movie doesn’t mask its secrets well.

“21 Bridges” has other issues, such as how easily things come for Davis, who’s played by Chadwick Boseman of “Black Panther” fame. I can accept his Sherlock Holmes-like ability to solve a problem simply by looking at it, but there are too many moments of convenience, where the unlikely thing Davis needs to happen is precisely what happens.

With this in mind, I should backpedal on my claim of knowing everything that would happen because I didn’t expect the perps to run by Davis while he was looking for them. That might have propelled the story forward, but it took me out of the movie.

I also found it difficult to forgive the almost immediate appearance of police at every access point in the city (including on the water and in the air) after Davis receives permission to shut down the borough. Then again, that’s one of those things you have to give a movie for it to work.

An unforgivable issue, however, is the lack of tension. After the murders, the FBI gives Davis only a handful of hours to locate the killers before they snatch the case out.
Hatch’s Giving Trees to benefit Austin Hatcher Foundation

Chattanooga businesses are partnering with the Austin Hatcher Foundation for Pediatric Cancer to collect supplies through Hatch’s Giving Trees. Each holiday season participating businesses receive special ornaments to display on the Christmas trees in their locations. Ornaments have information about items the foundation needs, including healthy snacks, gift cards, educational books and toys, cleaning supplies and more. Customers select an ornament, purchase the item noted and return it to the business by new year’s eve. The Austin Hatcher Foundation then collects the items from each business after the holidays. All supplies support the foundation’s office functions along with many services and programs provided at no cost to young cancer patients and their family members. Participating businesses include B’s Sweets, Chattanooga Shoe Company, Colony 13, Cyclebar, Delta Zeta at UTC, Five Guys Burgers and Fries (East Tennessee locations), Heaven and Ale Brewing Co. (NorthShore location), K Boutique, Learning Express, Luxe Boutique, MurMaid Mattress (Downtown Chattanooga location), Off the Rack, Plum Nelly, River City Apparel, Shallowford Family Dental Group, Signal Energy, Sophie’s Shoppe, Summit Physical Therapy (Downtown Chattanooga location), The Ice Cream Show and Threads on Signal. 

Source: Austin Hatcher Foundation

Parkridge Health addressing social determinants of health in Orchard Knob

Parkridge Health System has teamed with the Orchard Knob Neighborhood Association, Habitat for Humanity of Greater Chattanooga Area and United Way of Greater Chattanooga to address poor living conditions that correlate with chronic illness. Catalyzed by a $40,000 initial investment by Parkridge Health and its parent company, HCA Healthcare, the Orchard Knob Collaborative will orchestrate a phased approach to address social determinants of health, beginning with the assessment and renovation or repair of five Orchard Knob homes. Parkridge Health has volunteered its workforce for the initial home renovations or repairs. Habitat for Humanity will supervise the project. CHI Memorial Hospital and University Surgical Associates have also contributed to the initiative. Both organizations are located in the Orchard Knob Neighborhood.

Source: Parkridge Health System

Chattanooga Track Club gearing up for 50th anniversary

Runners and walkers from far and wide participate in the many races the Chattanooga Track Club hosts each year. In 2020, these participants will have a chance to accumulate the miles gleaned from each of those races and earn a 50th anniversary jacket by completing at least 50 miles worth of CTC races during the year. The 2020 season will kick off Saturday, Jan. 25, with the CTC’s 50th Anniversary 50 Minute Race, a timed event for runners and walkers that will be limited to 250 participants. The club will present a 50th anniversary medal to each finisher that’s designed to fit into a second medal that can only be acquired by completing a separate 50th anniversary challenge. The CTC is also planning a number of other 50th anniversary events for its members and the running community during the coming year.

Source: Chattanooga Track Club

Related links

- Rating the top 529 plans (Morningstar) http://www.morningstar.com/article/950709/rating-the-top-529-college-savings-plans

and may require you to pay that back if you transfer the account to another state’s plan. If you get a tax break and your plan isn’t on Morningstar’s approved list, make sense to stay put depending on the size of that break, the state’s policies on paying it back if you move and the plan’s quality.

Check the plan’s website for details.

If your state plan did get a negative rating, you have alternatives. Many states offer more than one plan, and Nebraska, New Jersey and Nevada all have better-rated options.

Also, Arkansas is one of the seven states that give a tax break for investing in any state’s plan, not just its own. (Arkansas, Kansas, Alamosota, Missouri, Montana and Pennsylvania are other “tax parity” states.) Plus, your state could clean up its act. Florida’s 529 Savings Plan jumped from negative to bronze this year after revamping its plan.

Not all states offer tax breaks, of course. Alaska, Florida, Nevada, South Dakota, Texas, Washington and Wyoming don’t have state income taxes, while California, Delaware, Hawaii, Kentucky, Maine, New Jersey and North Carolina don’t offer tax deductions or credits for 529 contributions. If your state doesn’t reward you for staying or punish you for straying, there’s little downside to moving your money to a better plan.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lwestern@nerdwallet.com. Twitter: @lizweston.

minutes. There’s a visually exciting chase through buildings, streets and a subway car, and even though I had figured out the twist long before it unraveled, the final scenes are so well done, I momentarily forgot my indifference about the rest of the film.

I do believe the character of Davis has potential and would buy a ticket to a sequel focused on Roseman’s portrayal of him, but I doubt enough people are going to be drawn to seeing this by-the-book detective flick to make that an option.

Rating the top 529 plans (Morningstar) http://www.morningstar.com/article/950709/rating-the-top-529-college-savings-plans

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of the NYPD’s hands. This led me to expect a nail-biting showdown with the clock, but other than the time occasionally popping up in the lower right corner of the screen, the deadline is never mentioned again. Neither are the 21 bridges after which the movie is named. The filmmakers had some intriguing ideas but did nothing with them. As uninspiring as “21 Bridges” is, the movie leaves a long way toward redeeming itself during its final 30
Not a 1-day event in car world

How to take advantage of deals beyond Black Friday

Behind the Wheel
Car insights from AP and Edmunds

By Ronald Montoya

One of the most stressful aspects of Black Friday is fending off crowds or waiting in long lines to get a killer deal. It’s been that way for car buying, too.

But the truth is – with the exception of a few doorbuster sales – Black Friday in the car business is really more of a holiday sales kickoff rather than a one-day bonanza. And there are a few unique factors that make this November a better month for car shopping than December.

Several automakers are essentially skipping Black Friday advertising in favor of holiday-themed sales. Lexus, for example, began its “December to Remember” event earlier this month.

“As automakers have begun an early rollout to their holiday sales events, buying in November instead of December will offer greater availability of deeply discounted outgoing model-year vehicles,” said Jeremy Acevedo, senior manager for insights at Edmunds.

Edmunds analysts also predict car sales will be heavily weighted toward the end of November because of the combination of outgoing model clearance, Black Friday and end-of-the-month sales goals. This means dealerships will be heavily motivated to discount their vehicles and take advantage of the holiday foot traffic.

Inventories are down overall this year, Acevedo says, but there are still plenty of 2019s to choose from. And numerous incentives present a prime opportunity for savings.

Here’s another advantage: lower interest rates. They were already down half a percentage point on average in October from the record high in 2018 and will continue to decrease since the Federal Reserve cut interest rates late last month.

The move should translate to more offers of low APR from the auto manufacturers’ finance arms.

These factors give you a couple of options to ease the stress this holiday season. You can get an early start on the November deals to take advantage of the selection. But if you draw out your shopping into December, you’ll still have opportunities to get great deals.

Here are a few vehicles that offer significant savings this month. We’ve organized them from the highest average discount to the lowest. These savings are averages, which means that you can likely improve on the savings with some negotiating.

2019 Volkswagen Jetta
Average MSRP $23,680; average price paid $20,431 (14% savings)

What our editors say: “The Jetta sedan has a comfortable ride and a roomy back seat. The 2019 models are the last to get VW’s six-year new-car warranty. The 2020s get a four-year warranty.”

2019 Hyundai Sonata
Average MSRP $25,002; average price paid $22,402 (10% savings)

What our editors say: “Hyundai’s Sonata won’t really wow you with dramatic styling or crazy amounts of horsepower. But it is a very competent sedan that ranks high among the class leaders.”

2019 Toyota Highlander
Average MSRP $42,363; average price paid $38,328 (9.5% savings)

Photographs courtesy of the manufacturers

What our editors say: “The Highlander is easy to maneuver around town and quiet and comfortable on the highway. Rival three-row SUVs have newer technology, but the Highlander remains a solid choice.”

Edmunds Says

Jump on Black Friday car sales now to avoid the crowds and get a better selection, but don’t feel rushed by the occasion. Many of the deals will likely carry over into December.

Ronald Montoya is a senior consumer advice editor at Edmunds. Twitter: @ronald_montoya8.
Foreclosure Notices

Continued from page 8

There’s a reason home ownership is the foundation of the American Dream.

Over time, owning your home has proved to be a good decision. It’s where you make memories, build your future and feel comfortable and secure. When you’re ready, a REALTOR® can help you find the home that’s right for you. REALTOR®s are prepared to answer your questions, show you options and guide you home.

Every market’s different, call a REALTOR® today.

This LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This day, November 15, 2019.
Edward D. Russell, Substitute Trustee
The SR Law Group
PO Box 128, Mt. Juliet, TN 37121

This sale is subject to, without limitation, all matters shown on any applicable recorded plats; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances as well as any statutory right of redemption of any
governmental agency, state or federal, any prior lien or encumbrance on the property, and the property shall be sold free and clear of any restrictions or liens, including those created by a foreclosure, or any other matters, whether of record or not, which the undersigned will sell and convey only as Substitute Trustee.

The property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded within ten (10) days of the date of the sale by the lender or trustee. The sale is subject to all matters shown on any recorded title, and the title is believed to be good, but the undersigned makes no warranties or representations of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title.

This office may be a debt collector. This notice is given under authority of pertinent law and the information obtained may be used for that purpose.

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This office may be a debt collector. This notice is given under authority of pertinent law and the information obtained may be used for that purpose.
This is a legal notice of a court order, including details about publication orders, court cases, and hearings. The text contains information about various court proceedings, publication dates, and addresses. The notice is addressed to interested parties and non-residents, requiring them to appear at the time and place stated or to defend the suit, or else face default judgment. The text also includes contact information for attorneys and court officials.
Delivered for your company’s product isn’t what it used to be. No, you can unequivocally say it’s better. With the internet, great shipping partners, better routing and better internal handling, you get product out faster and more efficiently.

People sometimes resist, but change is good. You’ll see another benefit of moving forward in “The Queering of Corporate America” by Carlos A. Ball.

The beginning of this century, Ball says, most corporations finally realized being a public advocate for LGBTQ rights made business sense. It is “reasonable,” he says, to believe activism was one of the main catalysts.

Although it’s dry as the Sahara Desert, “The Queering of Corporate America” has interesting moments of small histories. Imagine, for instance, spotting a stealthy protester holding a sign behind the news anchor on live TV or watching, with modern eyes, early and very clumsy attempts to examine the life of a “homosexual.”

These are the nuggets worth looking for inside this quite-scholarly book. Without them, it may take a concerted effort to stay focused, since this history book doesn’t seem aimed at entertainment. No, it’s really more of a thin, quick education.

Ball is an expert on LGBTQ rights, and his knowledge helps to make sense of a subject that turns out to be surprisingly complicated in many ways.

If you need a thorough business history book, though, “The Queering of Corporate America” delivers.

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

Magnolia Trust Company has opened in Chattanooga. Owned by the shareholders of Moore Colson CPAs and Advisors in Atlanta, the company provides trust administration services for high net worth individuals and families.

Magnolia Trust is one of 15 state-chartered trust companies in Tennessee. The company focuses solely on trust administration. “Our clients are successful and have practiced a lifetime of hard work and fiscal responsibility. As a fiduciary, we have one goal: preserving their legacies for generations to come,” Magnolia Trust is located in suite 401 of the Volunteer Building, 832 Georgia Ave. More at magnoliatrust.com or 423-443-4777.

Source: Magnolia Trust Company

Events

City budget input sessions
The City of Chattanooga will seek the community’s input on its fiscal 2021 budget at three public meetings in December:

- Districts 1-3: Monday, Dec. 2, 6-8 p.m., North River Civic Center
- Districts 4-6: Monday, Dec. 9, 6-8 p.m., Downtown Public Library
- Districts 7 & 8: Monday, Dec. 16, 6-8 p.m., Family Justice Center at Eastgate

The city is providing an online survey for citizens who cannot attend any of the public input sessions at connect.chattanooga.gov/bfo.

Food Bank benefit concert
Musicians from Chattanooga and New York will present a performance of Bach's 'Magnificat' Saturday, Dec. 7, 7:30 p.m., at St. Peter's Episcopal Church, 848 Ashland Terrace. All proceeds will go to the Chattanooga Area Food Bank. Purchase tickets at bachfoodbank.eventbrite.com. Tickets will also be available at the door.

Singing Christmas Tree
The Chattanooga Boys Choir’s Singing Christmas Tree will be held Saturday, Dec. 11, noon and 5:30 p.m., at the Tivoli Theater. The program will include more than 50 members of the Chattanooga Boys Choir and guests from the Chattanooga Symphony & Opera Youth Orchestra, Ballet Tennessee and the Metropolitan Bells hand bell ensemble. Special guest will be Scott Coulter, a Chattanooga Boys Choir alum who has been honored as one of Broadway’s top performers in both theater and cabaret productions.

Casey” ‘The energy changes so much’

Derrick Henry scores on a 7-yard run against the Jaguars, his second TD in 16 seconds. He had 126 yards rushing in the third quarter and 159 overall.

Henry’s runs give Titans needed emotional boost

It appears the Tennessee Titans might go as far as Derrick Henry’s big-play ability can carry them in 2019. Henry had another big day Sunday, rushing for 159 yards, including a 74-yard TD run, against his favorite victims, the Jacksonville Jaguars.

And as the 6-5 Titans try to hang in the AFC South race, beginning with a tough challenge Sunday in Indianapolis, it is Henry who is leading the charge and providing game-changing runs that have the entire team excited. "It’s unbelievable," says defensive tackle Jurrell Casey when talking about Henry’s ability to energize the entire Titans team. "The energy changes so much. I think everybody gets so much of a spark.

When you see the offensive players making splash plays like that, it just makes the mindset of a defense that much hungrier. We go out there with the mindset that you can’t let the offense down."

When you ask Henry about such things, he generally spouts clichés: "One play at a time" or "just doing my job."

But even Henry has to admit he can flip Titans offense from mediocre to mercurial in an instant. Consider the 126 yards he put up in the third quarter alone against the Jaguars on Sunday. "Did you see the sideline when I scored? I feel like it does — not to brag," Henry said in a rare moment of candor. "I think we just feed off each other’s energy, and that just speaks volumes for us as a team."

Earlier in the week, Henry’s offensive linemen spoke about what it’s like in the huddle when the big running back finds his groove — not just for a home run play, but when he grinds on teams for 5 to 10 yards a carry. "You get real excited," right tackle Jack Conklin explains. "When things go well, a lot of times it feels like things can’t go wrong, and it obviously brings the confidence up of everybody in the huddle."

"You have guys talking and guys encouraging, but a lot of times when you have a long run, that’s all the confidence you need."

Big plays, like Henry’s 74-yard run that put the Titans up 21-3 early in the third quarter, are obviously a big boost. But the plays that keep the first downs coming really make a difference, left tackle Taylor Lewan says. "The longer you’re out there, the more confident you feel," he explains. "So I think confidence is huge. Anytime we have an opportunity to give our defense a rest and we go farther and farther, and obviously when we score points, it’s a big offensive swing."

"I’m a big proponent of saying, ‘Let’s keep going, let’s keep going,’ I would say it definitely helps."

The Titans have struggled for much of the season to find any consistency and, at times, to keep Henry involved. Now, the entire offense is taking its cue from him. "Derrick’s shown time and time again the whole year that he’s tough to bring down," says quarterback Ryan Tannehill, who improved to 4-1 as a Titans starter. "He’s going to run through arm tackles. If you give him a crease, he’s going to gain yards. He also has the speed to finish and the strength to finish down the field."

"It’s a rare combination to find in a running back."

The confidence of the offense will be severely tested Sunday in Indianapolis when the Titans try to keep their playoff hopes alive entering the season’s final month. If Henry, who now has 991 yards rushing this season, can keep things going anywhere close to his recent production, Tennessee figures to have a chance.

Harry must know his value to the Titans, even if he isn’t overly vocal about his accolades. "I love it, man," Henry says. "I’m a team guy, so anytime I can help the team with anything I do on the field, I’m always happy."

The Titans organization must soon decide how much it values Henry’s contributions. The 2015 Heisman Trophy winner is in the final year of his contract and could become a free agent if not signed by the Titans.
A new Avondale Youth and Family Development Center opens

Chattanooga Mayor Andy Berke, District 8 Councilman Anthony Byrd and the Department of Youth and Family Development celebrated the opening of the Avondale Youth and Family Development Center on Nov. 23.

"Over the last few months, I've talked about how East Chattanooga is rising to make this part of our city stronger and safer for all the people who live, work and worship here," Berke said. "For years, a big part of that vision has been to replace the Avondale Youth and Family Development Center with something special and state-of-the-art."

The former Avondale Center was built in 1949, making it one of the oldest in the city. The new center, designed by H+K Architects, is 22,550 square feet, which is more than four times the size of the old center. For perspective, the old center could fit inside the new Avondale gym.

"We're seeing East Chattanooga rise in many ways," Councilman Byrd said. "I'm looking forward to seeing how the youth and adults in the area utilize this great new space."

Source: City of Chattanooga

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Source: City of Chattanooga

50 YEARS AGO

From page 1

which sponsored event. T.J. Lockhart, vice president of Hamilton National Bank, will serve as publicity chairman for the special day.

Thomas Hooke McCallie III has rejoined the law firm of Harris, Moon, Meham and Franks after two years of service with the U.S. Navy. He attained the rank of lieutenant (j.g.) while on duty and served as assistant staff judge advocate aboard the USS John F. Kennedy, the navy’s newest aircraft carrier.

Henry H. Gilliam Jr., has been named assistant secretary of Gilman Paint and Varnish Co., Ray Adams, president, announced Saturday.

Monday, Dec. 1:

Ralph Eugene Shafer Sr., 73, a lifelong resident of Chattanooga, died Sunday morning at a local hospital. He retired in 1958 as general sales manager of the Wheland Co., where he was employed for 43 years. He was the son of the late Dr. N.A. and Mary Bradshaw Shafer.

The first day’s contributions to the 54th annual appeal of the Times’ 25 Neediest Cases brought in $90. Last year’s appeal netted more than $15,000 that was used to help 25 families whose needs were great. It is expected this year’s appeal, which runs until Christmas, will get the same or more funds.

Plans for a new student center at UTC, nearly three times the size of the present Guerry Student Center, has been announced by Chancellor William H. Masterton and Dr. C. Robert Benson, chairman of the building programs committee.

Tuesday, Dec. 2:

Nine of 11 members on the metropolitan Chattanooga commission favor the election of school board members, a Monday vote by the committee disclosed. It is almost certain to insure such a provision in the consolidated government charter to be voted on by the people next year.

City Attorney Eugene Collins has ruled that a policeman, fireman or detective may do police work at school athletic events, etc. while off-duty, or free or for pay only with the official consent of the City Commission. It was also his opinion that consent of the Commission is necessary for an "off-duty" officer to carry a gun or other weapon while doing police work.

Wednesday, Dec. 3:

The National Air Pollution Control Board has approved a six-month grant of $77,385 to Chattanooga and Hamilton County which will make possible the employment of a technical staff and purchase of equipment to carry out an effective air pollution program here. The grant will go with $24,405 in local funds to provide a program of $120,390 for Jan. 3-June 30, 1970.

The Tennessee Stream Pollution Control Board has approved a 33% increase in the priority for a federal grant to Red Bank to assist with the addition of secondary sewage treatment to the present treatment works. The eligible cost of the project is $339,000. The 33% grant will thus be $111,870 an increase in the grant of $24,750.

The Chattanooga and Hamilton County Medical Society elected new officers at its meeting Tuesday night. They are: Dr. Robert C. Denie, president; Dr. Robert A. Waeters, Catholic Ladies of Charity, president-elect for 1971, and Dr. Durwood L. Kirk, secretary-treasurer. He will have a five-year tenure.

Thursday, Dec. 4:

More than 109 Southerners manufacturers are expected to attend the area’s first export seminar at the Read House Thursday. Sponsored by the American National Bank and Trust Co., Eastern Air Lines, the First National Bank of Memphis and the U.S. Department of Commerce, the seminar program will explain ways in which manufacturers can increase sales through exports to foreign nations.

Miss Sadie E. Rowland, who was employed in the Hamilton County registrar’s office for more than 40 years before her retirement, died Tuesday in a local hospital. She was a member of Sts. Peter and Paul’s Catholic Church and the Council of Catholic Business Women.