Want to adopt? How about tomorrow?

Ketterers' world flipped by the call for which they'd been praying

By David Laprad

THERE ARE DAYS THAT CAUSE A SEISMIC shift in a person’s life. The Monday Sarah Ketterer answered her phone and the caller said, “My daughter just gave birth to a girl, and she wants you and your husband to have her,” was one of those days.

The night before, Ketterer and husband Jake had gone to bed expecting life to be the same the following day. A Realtor, Ketterer would list and stage a home, her husband would tend to his video production company and they would care for their two teenage sons, Ketterer’s from a previous relationship.

On Tuesday, their home would be inspected and Ketterer would take a drug test as part of the adoption approval process. The couple had been gradually working toward adoption for four years, but neither the moment nor the child had arrived – or so they thought.

The night before, Ketterer and husband Jake had gone to bed expecting life to be the same the following day. A Realtor, Ketterer would list and stage a home, her husband would tend to his video production company and they would care for their two teenage sons, Ketterer’s from a previous relationship.

On Tuesday, their home would be inspected and Ketterer would take a drug test as part of the adoption approval process. The couple had been gradually working toward adoption for four years, but neither the moment nor the child had arrived — or so they thought.

By David Laprad

THERE ARE DAYS THAT CAUSE A SEISMIC shift in a person’s life. The Monday Sarah Ketterer answered her phone and the caller said, “My daughter just gave birth to a girl, and she wants you and your husband to have her,” was one of those days.

The night before, Ketterer and husband Jake had gone to bed expecting life to be the same the following day. A Realtor, Ketterer would list and stage a home, her husband would tend to his video production company and they would care for their two teenage sons, Ketterer’s from a previous relationship.

On Tuesday, their home would be inspected and Ketterer would take a drug test as part of the adoption approval process. The couple had been gradually working toward adoption for four years, but neither the moment nor the child had arrived — or so they thought.
Simpson-Brown appointed chief probation officer

Adrienne Simpson-Brown of Knoxville is the new chief U.S. probation officer of the U.S. District Court for the Eastern District of Tennessee. Simpson-Brown has been with the U.S. Probation Office for the Eastern District of Tennessee since 1996. She was appointed following a nationwide search and interview process.

“The Eastern District was fortunate to find the perfect candidate right here in our own probation office,” says Chief U.S. District Judge Pamela Reeves.

“The judges of the Eastern District welcome Ms. Simpson-Brown to her new position and look forward to continuing the successful work of our probation office with her.”

Simpson-Brown succeeds Tony Anderson, who has served as the chief U.S. probation officer for the district since September 2006. Her appointment is effective Dec. 23.

The Eastern District of Tennessee covers 41 counties in this region of the state. The court has offices in Knoxville, Chattanooga and Greeneville.

Simpson-Brown holds a degree of in criminal justice from the University of Alabama. From 1992 to 1993, she served as a U.S. pretrial services contractor for the U.S. Probation Office for the Northern District of Alabama.

In 1993, Simpson-Brown began serving as a U.S. probation officer for the Eastern District of Tennessee, where she has since served in various supervisory capacities, including deputy chief U.S. probation officer beginning in April 2018.

Simpson-Brown is a member of Delta Sigma Theta Sorority and currently serves on the Knoxville Utility Board of Commissioners.

She is married to Charles Brown, a criminal investigator for the Federal Defender Services of East Tennessee.

They have two children.

Source: U.S. District Court Eastern District of Tennessee
The Tennessee Highway Safety Office has awarded the Hamilton County Sheriff’s Office a 2019-2020 Remove Impaired and Intoxicated Drivers grant for $91,800.

The RIID grant enables the sheriff’s office use of additional federal funds to support traffic enforcement operations aimed at removing impaired and intoxicated drivers from local roads.

Every year, traffic safety advocates, nonprofit organizations, emergency response personnel, law enforcement, district attorneys’ offices and other state agencies across Tennessee seek funding through grant applications offered by the THSO.

Applicants who meet the required criteria and highway safety standards are awarded grant funds to support the THSO’s mission to reduce traffic crashes, injuries and fatalities and save lives.

Grant funding provides paid overtime, essential highway safety training and equipment for law enforcement agencies, specialized DUI prosecutors, resources for emergency response personnel and educational tools to help improve driver behavior.

Last year’s RIID grant allowed the sheriff’s office to make over 200 arrests for DUI, driving on revoked or suspended driver’s license, and misdemeanor and felony drug possession alone. Additional arrests and traffic violation citations were also issued.

Source: Hamilton County Sheriff’s Office
FACEx.IT.FIX IT IF NEEDED
Let go of debt-induced shame

Many of us feel bad about our debt. Most of us probably shouldn’t. Three-quarters of U.S. households owe money, but the vast majority pay their bills on time and have debt loads that are reasonable given their incomes. But many people still report being embarrassed about owing money. In one study, nearly everyone with debt believed they would be happier without it. Researchers have also found a “strong relationship” between debt and several mental health issues, including depression. Sometimes, stress and anxiety over debt is perfectly appropriate. If you’re about to lose your home, have more student loan debt than you could pay in a lifetime or are headed to bankruptcy court, any angst is understandable. Being ashamed of having debt, though, can be counter-productive. Debt shame could make you want to hide from your situation, potentially making it worse. Or you could panic and try to get rid of debt at any cost, potentially at the expense of long-term financial security.

Debt’s role in economy

Borrowing a reasonable amount of money to get an education or buy a house makes economic sense. The education can deliver increased income, while the house can build wealth over time as the mortgage is paid down and home prices rise. Ideally, we would save to buy the other things we want or need. In reality, many households borrow when money is tight and pay it back when their cash flow increases. Economists call this “consumption smoothing,” as households try to maintain a stable living standard. It’s also consumption smoothing when you save money for retirement to avoid a steep drop in your living standard after you quit work.) Furthermore, borrowing takes a predictable pattern over people’s lifetimes. The amount we owe tends to peak in our middle years when we’re buying houses and raising families, then declines as we age.

Raising children seems to be a particular risk factor in credit card debt. A NerdWallet study found 80% of parents with children younger than 18 carried credit card balances, compared with 58% of survey respondents who don’t have kids. As well, one in 10 of those indebted parents expected it would take more than 10 years to pay off credit card debt.

Repaying the right way

That’s obviously not a great place to be. Unlike mortgage or student loans, credit card debt can’t be seen as an investment – just an expense. Interest rates are typically high, and it’s money better spent – or saved – elsewhere. So if you’ve got credit card debt, getting rid of it should be a high priority. Paying off your cards is the equivalent of getting a risk-free return of 17% (or whatever your prevailing interest rates happen to be). That’s pretty spectacular, since other risk-free investments, such as Treasury bills, currently pay less than 2%. Paying off student loans or mortgage debt early also gives you a risk-free return equivalent to the effective interest rate you’re paying. That rate is usually low enough, however, that you’re better off contributing to retirement funds, especially if you get an employer match.

In essence, you could do both. Once you’ve maxed out your retirement savings you can start throwing any extra money at your lower-rate debt. A better strategy for most people is to be debt-free by the time they’re ready to retire. Carrying debt into retirement can be dangerous, since making the payments on a lower-rate account can strain finances and cause you to run through your savings faster.

All this assumes that your debt load is currently manageable. It may not be if you’re spending 40% or more of your income on debt payments, including your mortgage. That’s the level the Federal Reserve says is indicative of financial distress. If debt payments are eating too much of your earnings – or if you’re missing payments, borrowing from one card to pay another or being sued over your debt – you probably need help.

Consider contacting both a credit counselor (the National Foundation for Credit Counseling offers referrals) and a bankruptcy attorney to understand your options. The important thing is to act. Allowing your situation to deteriorate because you’re too embarrassed to seek help would be a real shame.

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

STEP-UP Chattanooga kicks off fifth year

Internship program invites business leaders to learn more

STEP-UP Chattanooga employers will gather for breakfast at the DoubleTree on Wednesday, Dec. 11, 8-9 a.m., to launch the fifth year of STEP-UP Chattanooga. Corporate leaders interested in hosting an intern for the summer can attend the event to learn more from STEP-UP staff and companies who have held interns in the past. A hot breakfast will be available at 7:30 a.m.

Business leaders interested in hosting an intern can learn more and sign up for the breakfast at stepupchattanooga.org. Student applications for 2020 STEP-UP internships are also available at stepupchattanooga.org.

A program of the Public Education Foundation, STEP-UP connects businesses with student interns and provides work readiness training, on-the-job experience and professional mentors. Since 2016, over 500 internships have been created for students at more than 90 local companies.

Source: STEP-UP

### 50 YEARS AGO

STEP-UP Chattanooga was holding an intern for the summer can attend the event to learn more from STEP-UP staff and companies who have held interns in the past. A hot breakfast will be available at 7:30 a.m.

Business leaders interested in hosting an intern can learn more and sign up for the breakfast at stepupchattanooga.org. Student applications for 2020 STEP-UP internships are also available at stepupchattanooga.org.

A program of the Public Education Foundation, STEP-UP connects businesses with student interns and provides work readiness training, on-the-job experience and professional mentors. Since 2016, over 500 internships have been created for students at more than 90 local companies.

Source: STEP-UP

### 50 YEARS AGO

STEP-UP Chattanooga was holding an intern for the summer can attend the event to learn more from STEP-UP staff and companies who have held interns in the past. A hot breakfast will be available at 7:30 a.m.

Business leaders interested in hosting an intern can learn more and sign up for the breakfast at stepupchattanooga.org. Student applications for 2020 STEP-UP internships are also available at stepupchattanooga.org.

A program of the Public Education Foundation, STEP-UP connects businesses with student interns and provides work readiness training, on-the-job experience and professional mentors. Since 2016, over 500 internships have been created for students at more than 90 local companies.
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 April 22, 2009, and the Deed of Trust dated April 22, 2009, recorded in Book No. 7394, Page 1022, in the Office of the Register of Hamilton County, Tennessee, executed by Frank Robinson Jr and wife, Jessica Crow Robinson, as trustee for SunTrust Mortgage, Inc., its successor and assigns, to Regions Bank, N.A., as beneficiary, and the successor trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, acting as nominee for FirstBank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A.,

NOW, THEREFORE, notice is hereby given that the entire indebtedness is hereby declared due and payable in accordance with the terms of said Deed of Trust Note dated April 22, 2009, and the Deed of Trust dated April 22, 2009, recorded in Book No. 7394, Page 1022, in the Office of the Register of Hamilton County, Tennessee, executed by Frank Robinson Jr and wife, Jessica Crow Robinson, as trustee for SunTrust Mortgage, Inc., its successor and assigns, to Regions Bank, N.A., as beneficiary, and the successor trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, acting as nominee for FirstBank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A.,

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 April 22, 2009, and the Deed of Trust dated April 22, 2009, recorded in Book No. 7394, Page 1022, in the Office of the Register of Hamilton County, Tennessee, executed by Frank Robinson Jr and wife, Jessica Crow Robinson, as trustee for SunTrust Mortgage, Inc., its successor and assigns, to Regions Bank, N.A., as beneficiary, and the successor trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, acting as nominee for FirstBank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A.,

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 April 22, 2009, and the Deed of Trust dated April 22, 2009, recorded in Book No. 7394, Page 1022, in the Office of the Register of Hamilton County, Tennessee, executed by Frank Robinson Jr and wife, Jessica Crow Robinson, as trustee for SunTrust Mortgage, Inc., its successor and assigns, to Regions Bank, N.A., as beneficiary, and the successor trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, acting as nominee for FirstBank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A.,

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 April 22, 2009, and the Deed of Trust dated April 22, 2009, recorded in Book No. 7394, Page 1022, in the Office of the Register of Hamilton County, Tennessee, executed by Frank Robinson Jr and wife, Jessica Crow Robinson, as trustee for SunTrust Mortgage, Inc., its successor and assigns, to Regions Bank, N.A., as beneficiary, and the successor trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, acting as nominee for FirstBank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A.,

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 April 22, 2009, and the Deed of Trust dated April 22, 2009, recorded in Book No. 7394, Page 1022, in the Office of the Register of Hamilton County, Tennessee, executed by Frank Robinson Jr and wife, Jessica Crow Robinson, as trustee for SunTrust Mortgage, Inc., its successor and assigns, to Regions Bank, N.A., as beneficiary, and the successor trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, acting as nominee for FirstBank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A.,

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 April 22, 2009, and the Deed of Trust dated April 22, 2009, recorded in Book No. 7394, Page 1022, in the Office of the Register of Hamilton County, Tennessee, executed by Frank Robinson Jr and wife, Jessica Crow Robinson, as trustee for SunTrust Mortgage, Inc., its successor and assigns, to Regions Bank, N.A., as beneficiary, and the successor trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, acting as nominee for FirstBank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A.,

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 April 22, 2009, and the Deed of Trust dated April 22, 2009, recorded in Book No. 7394, Page 1022, in the Office of the Register of Hamilton County, Tennessee, executed by Frank Robinson Jr and wife, Jessica Crow Robinson, as trustee for SunTrust Mortgage, Inc., its successor and assigns, to Regions Bank, N.A., as beneficiary, and the successor trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, acting as nominee for FirstBank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A.,

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 April 22, 2009, and the Deed of Trust dated April 22, 2009, recorded in Book No. 7394, Page 1022, in the Office of the Register of Hamilton County, Tennessee, executed by Frank Robinson Jr and wife, Jessica Crow Robinson, as trustee for SunTrust Mortgage, Inc., its successor and assigns, to Regions Bank, N.A., as beneficiary, and the successor trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, acting as nominee for FirstBank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A.,

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 April 22, 2009, and the Deed of Trust dated April 22, 2009, recorded in Book No. 7394, Page 1022, in the Office of the Register of Hamilton County, Tennessee, executed by Frank Robinson Jr and wife, Jessica Crow Robinson, as trustee for SunTrust Mortgage, Inc., its successor and assigns, to Regions Bank, N.A., as beneficiary, and the successor trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, acting as nominee for FirstBank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A.,
Foreclosure Notices

Continued from page 5

bring sufficient funds to outbid the lender and any other bidders. Bids received will be accepted. Amounts received in excess of the winning bid will be refunded to the successful bidder at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or the trustee. This is AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Pattij Green Law Group, Substitute Trustee 6267 Old Water Oak Road, Suite 203 Tahlequah, FL 33312 422-2205 (telephone) 422-2257 (fascimile) attorney@pglawgroup.com Page 10-93558.1 Nov. 22, Dec. 6, 2019 For2682

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performances of the covenants, terms, and conditions of a Promissory Note dated June 13, 2008, in Book No. Qi, 8705, at Page 591, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by Jacob C. Neal, conveying certain property therein described to Robert J. Ames as Trustee for Allen C. Hixson and Cynthia A. Hixson, by virtue of the power and authority vested in and imposed upon said Successor Trustee, by Al C. Hixson and Cynthia A. Hixson, will, on December 17, 2019 on or about 10:00 AM, at 1255 CENTRAL AVE CHATTANOOGA, TN 37408 Commercial, being the property being sold with the express reservation that the sale is subject to confirmation by the lender or the trustee.

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

Other Interested Party(ies):

This sale will be conducted in accordance with the terms and conditions of the Notice of Trustee’s Sale, which is hereby made a part of these proceedings.

The sale held pursuant to this Notice may be adjourned from time to time for such causes as the Court may deem just.

The undersigned, Brock & Scott, PLLC, as Substitute Trustee, having been duly and validly appointed to act as Substitute Trustee for said mortgagees, the undersigned note that the entire indebtedness has been declared due and payable as provided in said Deed of Trust and in any other bidders. Bids received will be accepted. Amounts received in excess of the winning bid will be refunded to the successful bidder at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or the trustee. This is AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Pattij Green Law Group, Substitute Trustee 6267 Old Water Oak Road, Suite 203 Tahlequah, FL 33312 422-2205 (telephone) 422-2257 (fascimile) attorney@pglawgroup.com Page 10-93558.1 Nov. 22, Dec. 6, 2019 For2682

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performances of the covenants, terms, and conditions of a Promissory Note dated June 13, 2008, in Book No. Qi, 8705, at Page 591, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by Jacob C. Neal, conveying certain property therein described to Robert J. Ames as Trustee for Allen C. Hixson and Cynthia A. Hixson, by virtue of the power and authority vested in and imposed upon said Successor Trustee, by Al C. Hixson and Cynthia A. Hixson, will, on December 17, 2019 on or about 10:00 AM, at 1255 CENTRAL AVE CHATTANOOGA, TN 37408 Commercial, being the property being sold with the express reservation that the sale is subject to confirmation by the lender or the trustee.

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

Other Interested Party(ies):
December 6 - 12, 2019

The sale at public auction will be on December 18, 2019 at 10:00AM local time, at the west door of the Hamilton County Register's Office. Default has occurred. The undersigned will sell at public auction, for the purpose of applying the proceeds of the sale, the purchaser shall only be entitled to a refund of the winning bid and any and all sale proceeds will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.

The auction in the form of a certified / bank check made payable to or endorsed to the substitute trustee will be accepted. To this end, you must bring sufficient funds to outbid the lender or tender an offer to purchase the property. The following parties may claim an interest in the above referenced property to be affected by the sale, and a notice of the sale has been recorded with the Tennessee Department of Revenue, or the State of Tennessee Department of Labor and Workforce Development.
The “It’s Not Like I’m Drunk” Cocktail

2 oz. tequila
1 oz. triple sec
1/2 ounce lime juice
Salt
1 too many
1 automobile
1 missed red light
1 false sense of security
1 lowered reaction time

Combine ingredients. Shake.
Have another. And another.

Never underestimate ‘just a few.’
Buzzed driving is drunk driving.
Sorority makes children’s wishes come true

The Chi Omega chapter at the University of Tennessee at Chattanooga held its annual chili cook-off at the Chattanooga Choo Choo in October. Members of the sorority raised $13,536.14 through ticket sales, donations and games. The sorority then donated the proceeds to Make-A-Wish East Tennessee. Pictured from left at the check presentation are Kamryn Smith and Olivia Pelham of Chi Omega and Garrett Wagley, CEO of Make-A-Wish East Tennessee.

PARTIES ARE PERFECT FOR NETWORKING

Keep up job search during holidays

Now’s the time to get started on your resolution to find a new job in the New Year. The holidays are the perfect time to begin your search. Yes, many human resources departments are on vacation, and hiring appears to halt. But, it’s a great time for you to lay the foundation to stand out in 2020.

And with a little luck, things are slowing down a bit at work. First, you should revise your resume. Update it to include your professional accomplishments from 2019 such as a project you just completed or a promotion you received. If you’ve served on non-profit boards or have volunteer experience, include it. It paints a fuller picture of you as a person.

This can be helpful when you meet with someone who might not relate to your industry specific expertise.

You also will want to update your cover letter and your LinkedIn profile.

The best part about updating your LinkedIn profile during the holidays is that your boss and co-workers are less likely to notice changes that might tip them off that you’re looking. Be sure you include a photo of yourself on LinkedIn, along with a summary about your

Career Corner

Angela Copeland, career coach

background.

Next, move on to your biggest opportunity: Networking. Holiday parties are an ideal way to reconnect with friends and colleagues. Learn about what they’ve been up to this year, and share the latest on your life and career. Make sure to dress appropriately and keep indulgences in holiday spirits to a minimum.

If you have the chance, you might want to hint at your future goal of finding a new opportunity. With closer friends, you can be more direct in your approach. Have discretion however and realize that it’s easy for others to pick up on your conversation in this environment.

The last thing you want is for your current employer to get wind that you’re looking for a new job.

Be sure to exchange business cards. After the party, follow up with your contacts via email and ask to set up a time to connect via the phone or over a coffee. You will find that although many folks are out of town near the end of December, they will gladly schedule a time to catch up when they return. This will put you before everyone else on their 2020 calendar.

The bottom line is to keep pushing ahead on your search, even during the holidays.

Updating your resume, cover letter and LinkedIn profile now will prepare you for interviews next year. When the holidays wind down and managers are ready to get serious with hiring, you will be ahead of your competition. In fact, you will already have phone calls and coffee meetings set up.

For most candidates, a successful job search is built on preparation and networking – both of which are at your fingertips during this holiday season.

And don’t forget: It’s a great job market.

Angela Copeland, a career expert and founder of Copeland Coaching, can be reached at copelandcoaching.com.

Use year-end bonus (or gift) wisely

As 2019 draws to a close, you might be anticipating – or have already received – a year-end bonus from your employer. Or you might be receiving a substantial cash gift for the holidays. (If you’re really lucky, you might get both.)

You can doubtlessly think of many ways to spend this money right now, but how can you use it to help yourself in the long run? Here are a few suggestions:

Pay off some debts

Virtually all of us carry some type of debt, and that’s not necessarily a bad thing. For example, your mortgage not only gives you a place to live and a chance to build equity in your home, but the interest payments are typically tax deductible. Other debts, though, such as those on consumer items, are not so positive – you generally can’t deduct the interest payments, and the items themselves probably won’t enhance your personal wealth.

Plus, the bigger your monthly debt payments, the less you’ll have to invest for your future. So, you might want to use your bonus or monetary gift to pay off, or at least pay down, some of your less productive debts.

Start an emergency fund

If you were to face a large, unexpected expense, such as the need for a new furnace or a major car repair, how would you pay for it? If you didn’t have the cash on hand, you might be forced to dip in to your long-term investments, such as your stocks and mutual funds.

A much better option is to build an emergency fund, containing six to 12 months’ worth of living expenses, with the money kept in a liquid, low-risk account. It will take time to build such a fund, of course, but your year-end bonus or gift money could give you a good start.

Contribute to your IRA

You can put in up to $6,000 to your IRA, or $7,000 if you’re 50 or older. And although you’ve got until April 15, 2020, to fully fund your IRA for the 2019 tax year, you still might want to put your “extra” money into your account right away. If you wait, you’ll probably find other uses for this money.

And if you’re going to enjoy a comfortable retirement, you’ll need to maximize every possible resource – and your IRA is one of your best ones. Furthermore, the sooner you get the money into your IRA, the more potential it will have to grow over time.

Feed your college fund

If you’re already contributing to a college fund for your young children or grandchildren, you can use your year-end bonus or monetary gift to add to the fund. If you haven’t already started such an account, you might want to use this money for that purpose.

You could open a 529 plan, which provides possible tax benefits and gives you control of the funds until it’s time for them to be used for college or some type of vocational school. (Depending on where you live, you might also get tax benefits from your state if you use a 529 savings plan to pay for K-12 expenses.)

To achieve all your financial goals, you’ll need to take advantage of your opportunities – and your year-end bonus or monetary gift can certainly be one of them.

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.
Quarterback Jarrett Guarantano’s improvement helped his team find success. He was benched earlier in the season in favor of freshman Brian Maurer.

**Meeting after Florida loss helped turn Vols’ season**

By Rhiannon Potkey

Even the most optimistic Tennessee football fan would have been hard-pressed in early October to predict a seasonal resurrection. Following a road loss to Florida, the Vols were 1-4 and searching for answers. A bowl game seemed like a pipe dream, and losses to Georgia State and BYU had elicited harsh criticism and negative headlines.

Questions about the progress of the program under second-year head coach Jeremy Pruitt were plentiful. Sensing the future was at a critical crossroad, Pruitt called a team meeting once the Vols landed back in Knoxville from the trip to Florida.

“ar the whole message was, if you’re here, are you really going to be here for us?” Tennessee senior defensive back Nigel Warrior recalls. “We really turned it around. We came together. We became one.” Blocking out the distractions, the Vols found their resolve, gained confidence and finished with a flourish.

Tennessee clinched bowl eligibility with one game still remaining and capped the turnaround with a victory against rival Vanderbilt that snapped a three-game losing streak to the Commodores.

“These guys have put in a whole lot of time and effort in getting Tennessee football at where it needs to be,” Pruitt says. “I can’t say enough about the players and the seniors and the leadership that they have provided throughout the course of the year. “We were 1-4 and probably nobody gave us much hope. But these guys stayed the course and stuck together. That credit goes to our coaching staff and our assistant coaches for having a plan.”

Tennessee is bowl eligible for the first time since 2016, and this trip feels much more rewarding given the path the Vols have taken to get there. “Honestly, we sit back and think about it a lot. It says a lot about this team’s character. It also shows the passion that the coaches have. They were on us day-in and day-out,” Tennessee junior offensive lineman Trey Smith explains.

“We went to work every day, no matter how bad the outcome was and what everyone else was saying. No matter what they said, at the end of the day we bought into Coach Pruitt’s vision and we worked our butts off every day. When you do that and you believe in the system, you get the results you see.”

Tennessee’s success didn’t come immediately after that team meeting, but signs of progress flashed in each game. The defense discovered an identity, the offense leaned on its playmakers and the coaching staff tailored game plans to fit the opponent.

“It wasn’t that far away. I don’t want to take away anything from the teams that beat us, but we contributed a lot to that by turning the football over or not playing clean ball or not executing,” Pruitt adds.

It probably helped to get a few of our guys back, and we developed a little bit more as a football team because of lack of experience. We improved as the season went, which is what you want to do.”

Within Tennessee’s resurrection story came the redemption story of Jarrett Guarantano. The redshirt junior quarterback was benched for his poor performance and not executing the plays called by the coaches.

The most damning sequence came in Tennessee’s loss to Alabama. Trailng 28-13 and facing fourth-and-goal from inches away in the fourth quarter, Guarantano called his own number instead of handing off and fumbled the ball at the goal line.

Alabama’s Trevon Diggs returned the fumble 100 yards for the game-clinching touchdown.

Guarantano had to earn back...
Spillers brings lighter touch to marketing

By David Laprad

The most interesting man in the world doesn’t always buy or sell a house, but when he does, he uses Dustin Spillers.

Or so states a meme made by Spillers, a Chattanooga Realtor.

In another meme by Spillers, a woman squints at something off frame. The punchline at the bottom says, “Me looking for a flaw in using Dustin Spillers.”

Then there’s Spillers’ take on the photo social media made famous: As a man turns his head to ogle a beautiful woman, his girlfriend looks on in shock. Only in this version, the beautiful woman is Spillers, the man is “You,” and the girlfriend represents other Realtors.

There’s more where those came from on Spillers’ satirical website, LookWhatDustinDid.com. The idea, Spillers says, was to sweep away some of the cobwebs in real estate marketing and produce something that would appeal to young buyers.

“I was seeing all these real estate ads with cheesy headshots, outdated graphic design and a phone number, and it was boring,” he says. “A new generation of homebuyers is coming that loves memes. So, me looking for a flaw in using Dustin Spillers.”

Spillers even inserted himself into some of his creations, including a fake ad for a product called Pumpkin Spice Dustin. Featuring a headshot of Spillers imposed over a pumpkin, the ad promises Pumpkin Spice Dustin. Featuring a headshot of Dustin Spillers, the man is “You,” and the girlfriend represents other Realtors.

There’s more where those came from on Spillers’ satirical website, LookWhatDustinDid.com. The idea, Spillers says, was to sweep away some of the cobwebs in real estate marketing and produce something that would appeal to young buyers.

“One of his memes features Chuck Norris in full ‘Walker, Texas Ranger’ garb declaring ‘Dustin Spillers is the Chuck Norris of real estate.”

A play on the Norris jokes that made the rounds a few years ago, the point was lost on a group of youth, who had never heard of Norris.

“It’s the reason the Earth is still spinning,” Spillers, who suddenly felt old, cried. “I guess they didn’t grow up watching Bowflex infomercials,” he says. Norris actually pushes Total Gym, but Spillers makes his point.

Spillers did indeed grow up in Louisiana — specifically in West Monroe, home of “Duck Dynasty.”

“My godmother went to school with Willie and Jase,” he says. Spillers, now 31, spent eight years as a service advisor at an auto dealer. When his income dipped dramatically after moving to Chattanooga, he tried his hand at flipping houses.

This placed Spillers on a path that led to real estate, first at ReMax Renaissance and now at Hōm Group, a Nashville-based brokerage that’s in the

See SPILLERS, page 12

REALTOR ASSOCIATION PRESIDENT’S MESSAGE

Kim Bass
President, Greater Chattanooga Realtors®

Checklist for getting your house guest-ready

It feels great to have a clean, organized, well-functioning home when you’ve got guests coming, especially around the holidays. It’s like your gift to you.

Use this checklist from the National Association of Realtors to get that satisfying feeling, no matter how much time you have.

Three (or more) weeks to go

Think big picture. Get anything that requires a pro or installation out of the way now. No one wants calamity to strike when guests are pulling into the driveway.

• If you have a self-cleaning oven, clean it now. An oven is most likely to break down during the cleaning cycle, so don’t save this task for last.
• Replace any appliance on its last legs. You don’t want your hot water to go out or fridge on the fritz with a houseful of guests.
• Steam-clean upholstery. (Or hire a pro. It’s a big job)
• Hire a handyman for those repair jobs you’ve been putting off.
• Check outdoor lighting. Replace old bulbs and call an electrician to address any bigger issues.

Two weeks to go

It’s not panic time yet. Focus on decluttering and a few deep-cleaning tasks now, and you’ll have a more manageable to-do list when the clock really starts ticking down.

• Do a deep declutter. It’ll make things easier to keep clean.
• Dust ceiling fans, light fixtures and high shelves.
• Wipe down baseboards.
• Clean out and organize the fridge.
• Wash windows to make the en-

See REALTORS, page 12

Real Estate

December 6, 2019 | 11

Greater Chattanooga Realtors®
The Voice for Real Estate in Greater Chattanooga.

11
**GREATER CHATTANOOGA REALTORS®**

**A sudden gift**

Only one thing.

As she contemplated what she could do, a single, crystalline image in Ketterer’s mind formed. It was a shiplap-free house. Within a year, Ketterer’s income had tripled, allowing her and her husband to turn over her baby for adoption.

**One week to go**

It’s a strategic cleaning time. Here’s what to tackle now — things your family won’t easily undo before your guests arrive.

- Declutter again.
- Vacuum and dust guest rooms. If they’re low-traffic, the cleanliness should hold with just a quick wipe-down right before they arrive.
- Wipe down walls.
- Wipe down kitchen and dining room chairs and tables, including the legs. You’d be surprised how grimey they get.

**48 hours to go**

Now it’s time to get serious.

- Clean and sanitize garbage cans to banish mystery smells.
- Wipe down doorknobs, laceplates and light switches. They’re germ magnets.
- Clean the front door.

**24 hours to go**

The final cleaning stretch is on the horizon.

- Do another declutter.
- In the kitchen, toss stove burners, drip pans, and knobs into the dishwasher for an easy deep clean.
- Wash kitchen cabinet fronts.
- Scrub the kitchen floor.
- Clean and shine appliances.

**72 hours to go**

The final cleaning stretch is on the horizon.

- Do another declutter.
- In the kitchen, toss stove burners, drip pans, and knobs into the dishwasher for an easy deep clean.
- Wash kitchen cabinet fronts.
- Scrub the kitchen floor.
- Clean and shine appliances.

**48 hours to go**

Now it’s time to get serious.

- Clean and sanitize garbage cans to banish mystery smells.
- Wipe down doorknobs, laceplates and light switches. They’re germ magnets.
- Clean the front door.

**24 hours to go**

Your guests’ bags are packed. Time for final touches.

- Do a final declutter - by now it shouldn’t take more than five minutes.
- Give one final wipe-down to toilets, tubs and bathroom sinks.
- And another final wipe-down in the kitchen.
- Do all the floors: Mop, vacuum, sweep, etc.
- Make guest beds and set out clean towels.
- Plug in nightlights in guest baths.
- Put out guest toiletries so they’re easy to find.

**12 hours to go**

The next morning, the phone rang. At 7 a.m. As her husband slept, she heard the words that signaled a major life change: “She wants you and your husband to have her.”

In the midst of her shellshock, Ketterer fixed on the word “her.”

The caller said a girl was hers and her husband’s for the asking.

In that moment, the events of the last few years were distilled into a single, crystalline image in Ketterer’s mind. As she contemplated what she was mentally seeing, she could do only one thing.

**KETTERER**

**From page 1**

thought.

The next morning, the phone awakened Ketterer at 7 a.m. As her husband slept, she heard the words that signaled a major life change: “She wants you and your husband to have her.”

In the midst of her shellshock, Ketterer fixed on the word “her.”

The caller said a girl was hers and her husband’s for the asking.

In that moment, the events of the last few years were distilled into a single, crystalline image in Ketterer’s mind. As she contemplated what she was mentally seeing, she could do only one thing.

**A sudden gift**

Ketterer became a Realtor in 2014 as part of her plan to prepare for adoption. During trips to Romania and the Dominican Republic to work with orphans, she had felt a strong pull to assume the staggering responsibility of rearing a child that was not her own, but she says her income as a hairdresser would make that difficult.

“We were fine financially, but adoption is expensive,” she says, “so we needed a bigger house. ‘Plus, we needed a bigger house.’”

A broker friend, Gary Crowe, urged Ketterer to become a Realtor.

Ketterer says she believed the move would increase her income, but she hesitated, citing her work at the salon and obligations at home as roadblocks to attending real estate school.

But when Ketterer’s husband switched jobs and was able to assume more of their responsibilities as parents and homemakers, she was free to pursue her new career.

Ketterer was busy immediately. Her more than 100 clients at the salon and friends at church formed a large pool of potential buyers and sellers, and her training at Keller Williams taught her how to fish these abundant waters.

Within a year, Ketterer’s income

- Deep clean the entryway — and make room for your guests’ stuff.
- Deep clean the bathroom your guests will use, and close it off if possible.
- Wash guest towels and linens.
- Add a coffee or tea station in the guest room or kitchen.
- Get your favorite smell going, whether it’s a scented candle, spices in water on the stove, or essential oils.
- Use rubber gloves to wipe off pet hair and dust from furniture. It works.
- Do the full red carpet: Sweep or shovel porch, steps and outdoor walkways.

With this countdown roadmap, you’ll have a perfectly clean guest-ready home, no matter how much (or little) time you have.

**We work with our clients and communities all throughout the year. That’s Who We Are: Greater Chattanooga Realtors® is The Voice of Real Estate in Greater Chattanooga.**

**SPILLERS**

**From page 11**

early stages of establishing a presence in Chattanooga. Spillers and his wife, Whitney, have already made the Scenic City their home. The proud owners of a shiplap-free house also are associate pastors at Chattanooga Church. In addition, Spillers is a founding member of a worship band called Fire and a Hilltop, which performs throughout the city.

Most of Spillers’ days, nights and weekends, however, are filled with work. He’s just not sure how much of this business is a result of people finding his website. “I’ve made contact with a lot of people in other states, which might help my business someday,” he says. In the meantime, Spillers will keep his tongue firmly in his cheek as he tries to convince people he’s the Chuck Norris of real estate.

“He’s also the John Cena of real estate,” a meme featuring the actor and wrestler, says, “because he wins, not because he’s invisible.”

Maybe that’s one of those only Spillers gets.

**Photograph provided**

“Start the process.”

Photograph provided Dustin Spillers promotes his real estate business by posting humorous memes on his website and social media pages.

**KETTERER**

**From page 19**

she says was God say, “Start.”

Spurred by the divine directive, Ketterer and her husband applied for adoption at Bethany Christian Services, a local adoption agency. Although Ketterer says she believed God had promised them a daughter, they placed no limitations on the child they would be willing to adopt. (This included race, gender and disabilities.)

Ketterer and her husband also made a video announcing their plan to adopt and released it via social media.

Then, on the Saturday before the momentous phone call, Ketterer met a young girl during a listing appointment. She liked the girl’s name and began thinking about what she would name her adopted daughter.

“My husband and I sat down with our boys and we decided on Josephine, which means ‘May Jehovah uphold,’” Ketterer explains. “God was increasing our family. I was excited.”

Mother’s Day was Sunday. When Ketterer told people at church they had named their daughter Josephine, they thought she was nuts, she says.

Little did Ketterer, her family or their friends know Josephine had been born the day before to the daughter of a woman Ketterer knew through the salon. This friend had seen Ketterer’s video and shown it to her daughter, who had decided to turn over her baby for adoption.

See KETTERER, page 19
Plan for a hassle-free home addition

One of the benefits of homeownership is the ability to customize and improve your living space to fit your needs. If your family is growing or if you need extra space, you might be thinking about a home addition. Most home additions are bedrooms, bathrooms or added space to existing rooms.

The key to a successful home addition is careful planning before the first day of demolition. The following steps should be considered when renovating your home.

Learn your building options

Every community is subject to zoning laws. How much or where you can add space to your home depends on zoning. You might be constrained by height restrictions, property lines, historic-district preservation ordinances or other limitations. Home Builders Association of Greater Chattanooga can provide you with more information on how zoning impacts your home.

Examine the location

Will the addition require you to uproot trees or reposition your home garden? What about sunlight? Carefully consider where your home addition will be located. Other items such as septic tanks, power lines or utility poles might need to be moved or modified.

Hire a professional contractor

The most important step is making sure you hire a remodeling professional to avoid contractor fraud. Home Builders Association of Greater Chattanooga can provide you with a list of area remodelers. Professional remodelers will be able to provide professional references and examples of completed work or work in progress. If you secure a bid for a project significantly lower than others, remember that less expensive does not necessarily mean better!

Complement your current floor plan

Take time to visualize the space and think about the flow of the room. The new area should complement, not compete, with your existing home structure. Attractive home additions seamlessly connect to your home and look like one single dwelling both inside and out.

Plan your living arrangements during construction

Home construction can be disruptive or unsafe. Tell your contractor upfront if you plan on living in your home while it’s under construction. A professional contractor will provide guidance on how to minimize significant disruptions relating to plumbing or electrical work. If you have small children, most professionals will be willing to remove their tools at the end of each workday or place them out of reach. A contractor can also erect temporary walls to minimize dust in your primary living areas.

The most important thing to remember if you’re considering a home addition is to keep an open line of communication with your contractor and be flexible. Bad weather or unexpected delays can happen.

To find professionals that can help you research and execute your next home addition, visit the online directory of the Home Builders Association of Greater Chattanooga at www.HBAGC.net.

Craig steals the show as Detective Blanc in ‘Knives Out’

“Knives Out” is a throwback to the murder mysteries that were Agatha Christie’s stock and trade. There’s an unmitigated death, a detective with the instincts of a tiger and a cast of suspects with clear motives for killing the victim.

The film is even set within a creepy old mansion on the fringes of a small town. All it lacks is a butler who did it.

In spite of all that, “Knives Out” is no simple homage to a dead genre. Instead, after laying a foundation of murder mystery tropes, writer and director Rian Johnson (“Star Wars: The Last Jedi”) turns every one of these clichés on its head. The result is a terrifically entertaining and occasionally surprising film.

“Knives Out” takes place during the aftermath of a tragic family gathering during which the patriarch, a wealthy mystery novelist, is found dead. Although the police believe he killed himself, someone anonymously hires a famous private detective to prove foul play was involved.

The film features a standout ensemble cast that includes Daniel Craig, Chris Evans, Don Johnson, Jamie Lee Curtis, Toni Collette, Christopher Plummer and Michelle Shannon, among others.

If you don’t know all of those actors, you should watch more movies. Casting director Mary Vernieu earned her paycheck, as everyone is terrific.

Craig is especially good in the role of Blanc. The James Bond actor proved in “Logan Lucky” that he can have fun with a character and pull the nuances out of a well-written script, and he does that again in “Knives Out.”

Blanc is both clever and bumbling, and Craig makes the most of the detective’s broad range of characteristics. From his delivery of Rian Johnson’s beautifully sculpted dialogue using a perfectly calibrated Southern drawl, to the way Blanc apologizes for questioning suspects even as he burrows to the truth, to
Experts pick their favorite must-have car features

By DAN FRIE | Edmunds

The average person owns a vehicle for about six and a half years. When it’s time to buy a new one, chances are there’s a lot of new technology to catch up on.

Even in the short span of a three-year lease, tech features and creature comforts evolve fast. It can be difficult to keep track of all the changing tech.

We asked Edmunds’ experts, who test hundreds of new vehicles each year, what they deem essential the next time they buy a car. Our findings landed along the lines of safety and conveniences and are listed in alphabetical order.

Adaptive cruise control

A lot of people associate cruise control with open highway cruising, but adaptive cruise control actually is a boon in rush-hour traffic. It reduces the cumulative fatigue of constantly moving your foot between the brake and accelerator pedals. Our editors agree that this alone can blunt the edge of a tough commute.

The best systems – such as those in Mercedes-Benz, Tesla and Volvo vehicles, for example – slow and speed up gradually. Some systems can even come to a complete stop, then continue forward again, further reducing physical and mental fatigue.

Apple CarPlay, Android Auto

The quality of native information systems varies greatly among automakers, depending on hardware, software and suppliers. Some are fast and easy to use, while others feel like gaming consoles from the 1990s.

Apple CarPlay and Android Auto level the playing field, ensuring a consistent experience in any car. As long as your new car has Apple CarPlay or Android Auto, you can skip the fancy upgrade. Another advantage is being able to use the voice assistants, such as Apple’s Siri, to initiate calls and compose or hear text messages. Both Apple CarPlay and Android Auto have been updated this year with new layouts and features.

Blind-spot monitoring

Systems that watch your blind spots go by different names depending on the automaker, but all perform the same basic function: They alert you to a car driving alongside.

The most widely available blind-spot systems typically display a visual alert in the side mirror and then sound an alert tone if you activate a turn signal. More advanced systems might even actively steer you away from a collision.

While these systems don’t replace effective mirror positioning and the old-fashioned shoulder check, it is true that today’s cars are also harder to see out of because of the modern trend of taller body panels and shorter windows. Of all the latest advanced driver safety aids, Edmunds’ editors point to this safety system as the most useful and least intrusive on a daily basis.

LED headlights

High-intensity discharge (HID) and LED headlights are quickly replacing tradition- al halogen lights. Both types produce a brighter, sharper and more natural-colored light while using less energy. The Insurance Institute for Highway Safety, which incorporates headlight evaluations into its ratings, reports about half of traffic deaths occur in the dark or around dawn and dusk.

Our editors consider LED headlights akin to high-definition video. Once you’ve seen the road illuminated in a high-definition hue of blu- ish-white, you’ll never go back to standard-definition halogen, or even HID, headlamps again.

The clarity and confidence afforded by LED lights can’t be overstated. Once limited to upper trim levels or an extra-cost option, LEDs are becoming standard on more cars every year, such as current Hondas and Toy-otas. In addition to a more upscale look, LEDs sometimes come with extra features such as automatic high beams or the ability to move in sync with the steering wheel around dark turns.

Hands-free liftgate

The next evolution in the power liftgate is the kind that opens without the need to press a button. While typically still a feature of higher trim levels or a more expensive option on wagons and SUVs, hands-free liftgates will open after you’ve followed a particular protocol, such as swiping your foot under a bumper-mounted sensor or standing near the liftgate for a few seconds with the vehicle’s key fob in your pocket.

We once dismissed this as a costly gimmick. But after a few trips across a shopping center parking lot, arms laden with bags or heavy, bulky objects, we changed our minds. It especially holds true in rain or snow, when you don’t want to set your items on wet ground while fishing for your keys.

Edmunds says

Make sure you’re up to speed on all the latest features before buying your next car. Some options are simply nice to have, while others may become your next “must-have” amenity.

Dan Frie is a staff writer at Edmunds. Twitter: jdanfrie. Instagram: danfrie.

Absolutel Auction

ESTATE OF TOMMY HANEY
COMPLETE LIQUIDATION OF T&L USED CARS

1624 TENNESSEE AVE
ETOWA TN 37331

SATURDAY DECEMBER 14,
10 AM

ALL SELLING WITHOUT RESERVE

• Over 200 Items Cars, Trucks, engines and transmissions, Tires and wheels, oil, ATVs, mowers, cattle trailer, car haulers, and much more
• Pick up: Day of sale until 4pm, Monday Dec 16 2019 @ 9am-4pm

Terms: Payment in full at sale conclusion, cash or check with a bank letter of guarantee. 10% Buyers premium, all vehicles sold as a sale. Tax will apply unless you have tax exempt number

Photographs courtesy of Buick

 Conspiracy Christmas Tree
The Chattanooga Boys Choir’s Singing Christmas Tree will be held Saturday, Dec. 7, noon and 5:30 p.m., at the Tivoli Theater. The program will include more than 100 members of the Chattanooga Boys Choir, as well as guests from the Chattanooga Symphony & Opera Youth Orchestra, Ballet Tennessee and the Metropolitan Bell’s 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.

Submit your calendar items to David Liprad at least two weeks in advance

dliprad@hamiltoncounty herald.com

Events

Candlelight concert
King’s Counterpoint, a Charles- ton-based a cappella vocal ensemble, will perform “Angelus Ad Virginem: Music for Advent and Christmas Through the Centuries” at St. Paul’s Episcopal Church, 305 W. Seventh, Friday, Dec. 6, 7:30 p.m. Tickets for the candlelight concert can be purchased in advance at www. stdapiscopal.org/concert-season and will be sold at the door the night of the concert.

GPS holiday market
Girls Preparatory School will host its annual Girls Holiday Marketplace on Saturday, Dec. 7, noon-4 p.m. Making Spirits Bright, Poetry for You, The Jeweled Dragon, Art for Paws and Crafts of the Wind are just a few of the more than 30 businesses making an appearance in the gym at GPS. Chick-N-Nooga will also be set up to sell snacks and lunch, and High Grounds Coffee will be on-site selling hot beverages. Products being sold include ornaments, wreaths, holiday decor, original art, jewelry, dog accessories and treats, beauty products, handmade candles and soaps, original family games and more. Admission is free.

Food Bank benefit concert
On Saturday, Dec. 7, musicians from Chattanooga and New York will present a performance of Bach’s “Magnificat” at 7:30 p.m. at St. Peter’s Episcopal Church, 848 Ashland Terrace. All of the 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. 7, noon and 5:30 p.m., at the Tivoli Theater. The program will include more than 100 members of the Chattanooga Boys Choir, as well as guests from the Chattanooga Symphony & Opera Youth Orchestra, Ballet Tennessee and the Metropolitan Bell’s hand bell ensemble. Special guest will be Scott Coulter, a Chatta- nooga Boys Choir alum who has been honored as one of Broadway’s top performers in both theater and cabaret productions.

Submit your calendar items to David Liprad at least two weeks in advance

dliprad@hamiltoncounty herald.com
SUBSTITUTE TRUSTEE'S SALE

The following parties may claim an interest in the above-described property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the lien holder with an interest subordinate to the lien of record, any lessee, tenant, or occupant of the premises at the time of the sale, or in and imposed upon said Successor Trustee, any person claiming through, or under any of the foregoing. Such persons or the real estate located in Hamilton County, Tennessee, and described in the said Deed of Trust will be sold to the highest bidder.

Terms of Sale will be at public auction, for cash, free and clear of rights of redemption, and deeded to the highest bidder at the time of sale.

Donations made to Shapiro & Ingle, LLP or in favor of the American Cancer Society, are not deductible as charitable contributions for federal income tax purposes. Shapiro & Ingle, LLP is a member of the State Bar of Tennessee.

The following parties may claim an interest in the above-described property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the lien holder with an interest subordinate to the lien of record, any lessee, tenant, or occupant of the premises at the time of the sale, or in and imposed upon said Successor Trustee, any person claiming through, or under any of the foregoing. Such persons or the real estate located in Hamilton County, Tennessee, and described in the said Deed of Trust will be sold to the highest bidder.

Terms of Sale will be at public auction, for cash, free and clear of rights of redemption, and deeded to the highest bidder at the time of sale.

Donations made to Shapiro & Ingle, LLP or in favor of the American Cancer Society, are not deductible as charitable contributions for federal income tax purposes. Shapiro & Ingle, LLP is a member of the State Bar of Tennessee.
Foreclosure Notices

Continued from page 15

set out on any applicable plat of record. ALSO KNOWN AS: 2320 Breswood Drive, Chattanooga, TN 37421.

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any other matters which may affect title as shown by the plat; and the record of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitue Trustee. This sale may be rescinded only by the Substitute Trustee at any time that the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid, but no interest, and the property shall have no other recourse. Once the Substitute Trustee has approved the sale, the purchaser shall have no right to a redemption and dower to the extent disclaimed under a fixture filing or any applicable homeowners’ association dues or assessments; all claims or other matters, whether of record or not, which may encumber the purchaser’s title and any matter that an accurate survey of the premises might disclose.

The following parties may claim an interest in, or interest derived from or secured by the foreclosure: any judgment creditor or lien holder with an interest subject to the Deed of Trust, the holder of any lien or deed of trust prior to the mortgage lien, and any other person who acquires an interest in the property by a fixture filing; and to any other matters which may affect title as shown by the plat; and the record of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitue Trustee. This sale may be rescinded only by the Substitute Trustee at any time that the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid, but no interest, and the property shall have no other recourse.

If the sale is adjourned, the case will be set for the 16th day of December, 2019, at 11:00 a.m. in Room 111, Hamilton County City Courts Building, 6523 George Washington Boulevard, Chattanooga, TN 37405. It appearing from the record in this cause that the defendant is a non-resident of Tennessee, and certain property or money has been attached. One or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money. IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above, or in default of such appearance, a judgment by default may be entered against him. This Order shall be published in an newspaper by this County as required by law.

LARRY L. HENRY, CLERK

Mayfield and Lester

2019 Dated: 11/15/2019

LARRY L. HENRY, CLERK

Mayfield and Lester

2019 Dated: 11/15/2019

LARRY L. HENRY, CLERK

Mayfield and Lester

2019 Dated: 11/15/2019

Non-Resident Notice

State of Tennessee, County of Hamilton

Docket No. 1901697

JOEL MARTZ

914 MAGDA FERENCZI

It is appearing from allegations in Plaintiff’s Bill of Complaint that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon ALEXIS THRASHER. IN furtherance of the ordinary process of law, publication of this notice is required. IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless ALEXIS THRASHER answers and files a defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth successive publication of this notice, judgment by default may be entered against ALEXIS THRASHER. The case will be set for hearing ex parte or without ALEXIS THRASHER present.

LARRY L. HENRY, CLERK

Mayfield and Lester

2019 Dated: 11/15/2019

LARRY L. HENRY, CLERK

Mayfield and Lester

2019 Dated: 11/15/2019

Non-Resident Notice

State of Tennessee, County of Hamilton

Docket No. 1902676

CRYSTAL QAIL BARNARD

VS

JAMES SAMUEL BARNARD

It is appearing from allegations in Plaintiff’s Bill of Complaint that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon JAMES SAMUEL BARNARD. IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless JAMES SAMUEL BARNARD answers and files a defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth successive publication of this notice, judgment by default may be entered against JAMES SAMUEL BARNARD. The case will be set for hearing ex parte without JAMES SAMUEL BARNARD present.

LARRY L. HENRY, CLERK

Mayfield and Lester

2019 Dated: 11/15/2019

LARRY L. HENRY, CLERK

Mayfield and Lester

2019 Dated: 11/15/2019

Non-Resident Notice

State of Tennessee, County of Hamilton

Docket No. 1902666

MARLA HENNY

COURT CLERK

W&A

1412 McCallie Ave. • Chattanooga TN 37412

For more details on any property described, please call 423-602-9267 to order a credit report or mail your check to

99 McCalie Ave. • Chattanooga, TN 37412

Mailed weekly to you

Subscribe for only $15.00 per year

Call 423-602-9267 for more information

Call 423-602-9267 to order credit report
or mail your check to

Have the Hamilton County Herald delivered directly to your door!
“Knives Out” benefits from a stellar cast that includes Daniel Craig, Chris Evans, Don Johnson, Jamie Lee Curtis, Toni Collette, Christopher Plummer and Michael Shannon. The oversized coin he flips for dramatic effect, Craig helps to create one of the mystery genre’s most memorable detectives. I imagine even Christie, Dashiell Hammett or Arthur Conan Doyle might be tossing in their graves, thinking, “I wish I’d thought of Blanc.” Perhaps they did, as Blanc is likely a blend of the best and worst traits of Hercule Poirot, Miss Marple, Sam Spade and Sherlock Holmes. The genre’s greatest writers certainly thought of the story, or at least pieces of it. While “Knives Out” is an original work, it borrows many familiar elements from countless other tales. There’s the cheating spouse, the underachieving son, the black sheep and more. However, Rian Johnson’s skilled plotting elevates the film above its intentionally banal elements. It was refreshing to watch a movie in which the quality of the writing was as important as the cinematography and camerawork.

Rian Johnson even manages to inject “Knives Out” with a strong dose of biting political commentary. The trajectory of the victim’s nurse, Marta, whose mother and sister are undocumented aliens, allows the filmmaker to eviscerate conservative attitudes toward materialism, social status and immigration. Johnson weaved this subversive thread through every element of “Knives Out.” Even the old mansion in which the film is set, with its peculiar floor plan, stuffy rooms and kitschy furnishings, says things about contemporary American culture and its love affair, in some circles, with aging traditions. If you’re tired of movies and TV shows that push a political agenda, don’t worry: “Knives Out” is first and foremost a tremendously fun film. It only stumbles at the end, when Blanc launches into a lengthy and complex explanation of what happened. This seems to last forever and explains every possible loose thread. While listening, I wondered if Rian Johnson had written himself into a corner, and his only way out was to fashion an elaborate account of what happened. But it thankfully doesn’t kill the film. Instead, “Knives Out” finishes well, ending with a shot that’s ironic, funny and characteristic of how well-conceived and directed the movie was. Here’s hoping Johnson does more with Blanc. Like Poirot, Marple, Spade and Holmes, he’s too big to fit inside a single story.
When the mother saw Ketterer and her husband discuss their lives and spending time with their boys in their home, she said she wanted them to be her baby's parents.

The first thing Ketterer's friend said after Ketterer answered her call was, "When will you be approved to adopt?" It was a harrowing wake-up call.

Ketterer was carrying several listings and working with a large number of buyers, so work was intense. "It was May," she remembers. "Work is always busy, but summer is busier."

Also, she and her husband were still logistically and mentally preparing to adopt. But Ketterer knew her family was meant to have the child, so she nudged her husband and said, "It's Josephine."

The storm after the calm

Ketterer notified her assistant about the turn of events before she and her husband drove from their home in Hixson to the hospital in Murfreesboro, both in a mental fog. Although Jake Ketterer was a loving and present stepfather to Ketterer's sons, he didn't have any children of his own, so he spent the two-hour drive processing what was happening.

"It was like learning your wife is pregnant and her giving birth all in one day," Ketterer says.

When they arrived at the hospital, the birth mother had already given them power of attorney and left. But Josephine had given them power of attorney and left the hospital, the birth mother had already given her away. Ketterer claims he wasn't aware. "He wanted his custody battle moved forward," he adds, her face tightening.

Although the Ketterers were caring for Josephine and bonding with her more every day, the child wasn't legally theirs. However, having survived what Ketterer says were the three most demanding days of her life, they thought they'd be able to coast the rest of the way to adoption.

And then the birth father entered the picture. Until then, he hadn't been a factor. But Josephine's birth mother had given her away without his consent, and he was going to reclaim her.

Ketterer is less gracious with the words she uses to describe his intent. "He wanted his property back," she adds, her face tightening.

The appearance of the birth father marked the beginning of a seven-month struggle to stop him from taking Josephine away. Ketterer claims he wasn't fit to care for the baby, but in the eyes of the state, he had a right to his day in court, so the custody battle moved forward.

To secure the adoption, Ketterer and her husband hired attorneys. She and her husband also existed in a state of unrelenting stress, worried they would lose Josephine. "It was the darkest, hardest season of my life," she recounts.

During that time, Ketterer remembered the story in the Book of Exodus in which the Israelites were able to make progress in a clash against an enemy as long as Moses held up his staff. According to the biblical account, when Moses grew tired, his brother, Aaron, steadied his arms.

"I could barely function. I was afraid I was going to lose Josephine," Ketterer says. "But the support of my office, our church and our friends held us up."

Ketterer's attorneys encouraged her and her husband to yield to some of the birth father's demands in order to avoid more legal fees and end the conflict. But she refused to budge, and even asked the birth mother to maintain her parental rights so Josephine could be returned to her in the event the father won the custody battle.

"We had learned things about him," she explains. The uncertainty weighed heavy, but Ketterer and her husband eventually prevailed, and on Dec. 15, 2018, the daughter Ketterer says God promised to give her legally became Josephine Ketterer.

One year later, Ketterer has learned that parenting Josephine – or Josie, as everyone now calls her – is very different from parenting her sons.

"She doesn't know why, though. "Maybe it's different because she's a girl, or because ignorance was bliss with my boys, or because I'm older and I've seen too many things," she says.

Ketterer is certain, however, that the variances in the parenting experience have nothing to do with Josie being adopted rather than being her biological child. "She felt fully mine from the moment I saw her," she points out.

Ketterer says she also battles fear more than she did when her sons were young. "I'm always afraid something is going to happen to her, so I'm very protective of her – crazy mama bear protective," she says. "I fight that, but it's not easy."

One thing, however, is as simple today as it was the moment Ketterer first laid eyes on Josie: loving her. "She's our cherry on top," she says. "She's the happiest, funniest, sassiest little person you'll ever meet."

It takes nine months for a mother to give birth to a child, but Ketterer's journey to become Josie's mother spanned five years. The last seven months of her quest were an ordeal unlike any she's overcome, but she takes solace in knowing it's behind her – and in at least believing she'll never do it again.

"We don't want to adopt again," she says. "We have three kids, and my husband and I work full time, so I'm not able to be a stay-at-home mom."

Instead, Ketterer and her husband intend to speak about their experiences as adoptive parents and encourage others to follow their example. "There are a lot of kids waiting to be adopted," she says, "and we want moms to know there's another option."
The Chattanooga Symphony & Opera Chorus will perform Handel’s “Messiah” at First Baptist Church on Friday, Dec. 6, 7:30 p.m.

The Chattanooga Symphony & Opera will present Handel’s “Messiah” at First Baptist Church, 401 Gateway Ave., Friday, Dec. 6, 7:30 p.m. The symphony will be joined by the CSO Chorus, Chattanooga State concert choir and adult choir of First Baptist Church. “We will feature the portions of ‘Messiah’ most commonly performed during the Christmas season, including the ‘Hallelujah Chorus,’” says Kayoko Dan, CSO music director. Four local artists will be featured as soloists: Christine Hassevoort, Rosella Ewing, Darrin Hassevoort and Brett Hyberger.

Darrin Hassevoort, director of both the Chattanooga State Concert Choir and CSO Chorus, will lead the vocalists.

Seating for the concert is general admission. Purchase tickets through the CSO box office (423-267-8583) or chattanoogaopera.org. Source: CSO

The Chattanooga Symphony & Opera Chorus will perform Handel’s “Messiah” at First Baptist Church on Friday, Dec. 6, 7:30 p.m.

The Chattanooga Symphony & Opera will present Handel’s “Messiah” at First Baptist Church, 401 Gateway Ave., Friday, Dec. 6, 7:30 p.m. The symphony will be joined by the CSO Chorus, Chattanooga State concert choir and adult choir of First Baptist Church. “We will feature the portions of ‘Messiah’ most commonly performed during the Christmas season, including the ‘Hallelujah Chorus,’” says Kayoko Dan, CSO music director. Four local artists will be featured as soloists: Christine Hassevoort, Rosella Ewing, Darrin Hassevoort and Brett Hyberger.

Darrin Hassevoort, director of both the Chattanooga State Concert Choir and CSO Chorus, will lead the vocalists.

Seating for the concert is general admission. Purchase tickets through the CSO box office (423-267-8583) or chattanoogaopera.org. Source: CSO

The Chattanooga Symphony & Opera Chorus will perform Handel’s “Messiah” at First Baptist Church on Friday, Dec. 6, 7:30 p.m.

The Chattanooga Symphony & Opera will present Handel’s “Messiah” at First Baptist Church, 401 Gateway Ave., Friday, Dec. 6, 7:30 p.m. The symphony will be joined by the CSO Chorus, Chattanooga State concert choir and adult choir of First Baptist Church. “We will feature the portions of ‘Messiah’ most commonly performed during the Christmas season, including the ‘Hallelujah Chorus,’” says Kayoko Dan, CSO music director. Four local artists will be featured as soloists: Christine Hassevoort, Rosella Ewing, Darrin Hassevoort and Brett Hyberger.

Darrin Hassevoort, director of both the Chattanooga State Concert Choir and CSO Chorus, will lead the vocalists.

Seating for the concert is general admission. Purchase tickets through the CSO box office (423-267-8583) or chattanoogaopera.org. Source: CSO

The Chattanooga Symphony & Opera Chorus will perform Handel’s “Messiah” at First Baptist Church on Friday, Dec. 6, 7:30 p.m.

The Chattanooga Symphony & Opera will present Handel’s “Messiah” at First Baptist Church, 401 Gateway Ave., Friday, Dec. 6, 7:30 p.m. The symphony will be joined by the CSO Chorus, Chattanooga State concert choir and adult choir of First Baptist Church. “We will feature the portions of ‘Messiah’ most commonly performed during the Christmas season, including the ‘Hallelujah Chorus,’” says Kayoko Dan, CSO music director. Four local artists will be featured as soloists: Christine Hassevoort, Rosella Ewing, Darrin Hassevoort and Brett Hyberger.

Darrin Hassevoort, director of both the Chattanooga State Concert Choir and CSO Chorus, will lead the vocalists.

Seating for the concert is general admission. Purchase tickets through the CSO box office (423-267-8583) or chattanoogaopera.org. Source: CSO

The Chattanooga Symphony & Opera Chorus will perform Handel’s “Messiah” at First Baptist Church on Friday, Dec. 6, 7:30 p.m.

The Chattanooga Symphony & Opera will present Handel’s “Messiah” at First Baptist Church, 401 Gateway Ave., Friday, Dec. 6, 7:30 p.m. The symphony will be joined by the CSO Chorus, Chattanooga State concert choir and adult choir of First Baptist Church. “We will feature the portions of ‘Messiah’ most commonly performed during the Christmas season, including the ‘Hallelujah Chorus,’” says Kayoko Dan, CSO music director. Four local artists will be featured as soloists: Christine Hassevoort, Rosella Ewing, Darrin Hassevoort and Brett Hyberger.

Darrin Hassevoort, director of both the Chattanooga State Concert Choir and CSO Chorus, will lead the vocalists.

Seating for the concert is general admission. Purchase tickets through the CSO box office (423-267-8583) or chattanoogaopera.org. Source: CSO

The Chattanooga Symphony & Opera Chorus will perform Handel’s “Messiah” at First Baptist Church on Friday, Dec. 6, 7:30 p.m.

The Chattanooga Symphony & Opera will present Handel’s “Messiah” at First Baptist Church, 401 Gateway Ave., Friday, Dec. 6, 7:30 p.m. The symphony will be joined by the CSO Chorus, Chattanooga State concert choir and adult choir of First Baptist Church. “We will feature the portions of ‘Messiah’ most commonly performed during the Christmas season, including the ‘Hallelujah Chorus,’” says Kayoko Dan, CSO music director. Four local artists will be featured as soloists: Christine Hassevoort, Rosella Ewing, Darrin Hassevoort and Brett Hyberger.

Darrin Hassevoort, director of both the Chattanooga State Concert Choir and CSO Chorus, will lead the vocalists.

Seating for the concert is general admission. Purchase tickets through the CSO box office (423-267-8583) or chattanoogaopera.org. Source: CSO

The Chattanooga Symphony & Opera Chorus will perform Handel’s “Messiah” at First Baptist Church on Friday, Dec. 6, 7:30 p.m.

The Chattanooga Symphony & Opera will present Handel’s “Messiah” at First Baptist Church, 401 Gateway Ave., Friday, Dec. 6, 7:30 p.m. The symphony will be joined by the CSO Chorus, Chattanooga State concert choir and adult choir of First Baptist Church. “We will feature the portions of ‘Messiah’ most commonly performed during the Christmas season, including the ‘Hallelujah Chorus,’” says Kayoko Dan, CSO music director. Four local artists will be featured as soloists: Christine Hassevoort, Rosella Ewing, Darrin Hassevoort and Brett Hyberger.

Darrin Hassevoort, director of both the Chattanooga State Concert Choir and CSO Chorus, will lead the vocalists.

Seating for the concert is general admission. Purchase tickets through the CSO box office (423-267-8583) or chattanoogaopera.org. Source: CSO

The Chattanooga Symphony & Opera Chorus will perform Handel’s “Messiah” at First Baptist Church on Friday, Dec. 6, 7:30 p.m.

The Chattanooga Symphony & Opera will present Handel’s “Messiah” at First Baptist Church, 401 Gateway Ave., Friday, Dec. 6, 7:30 p.m. The symphony will be joined by the CSO Chorus, Chattanooga State concert choir and adult choir of First Baptist Church. “We will feature the portions of ‘Messiah’ most commonly performed during the Christmas season, including the ‘Hallelujah Chorus,’” says Kayoko Dan, CSO music director. Four local artists will be featured as soloists: Christine Hassevoort, Rosella Ewing, Darrin Hassevoort and Brett Hyberger.

Darrin Hassevoort, director of both the Chattanooga State Concert Choir and CSO Chorus, will lead the vocalists.

Seating for the concert is general admission. Purchase tickets through the CSO box office (423-267-8583) or chattanoogaopera.org. Source: CSO

The Chattanooga Symphony & Opera Chorus will perform Handel’s “Messiah” at First Baptist Church on Friday, Dec. 6, 7:30 p.m.

The Chattanooga Symphony & Opera will present Handel’s “Messiah” at First Baptist Church, 401 Gateway Ave., Friday, Dec. 6, 7:30 p.m. The symphony will be joined by the CSO Chorus, Chattanooga State concert choir and adult choir of First Baptist Church. “We will feature the portions of ‘Messiah’ most commonly performed during the Christmas season, including the ‘Hallelujah Chorus,’” says Kayoko Dan, CSO music director. Four local artists will be featured as soloists: Christine Hassevoort, Rosella Ewing, Darrin Hassevoort and Brett Hyberger.

Darrin Hassevoort, director of both the Chattanooga State Concert Choir and CSO Chorus, will lead the vocalists.

Seating for the concert is general admission. Purchase tickets through the CSO box office (423-267-8583) or chattanoogaopera.org. Source: CSO

The Chattanooga Symphony & Opera Chorus will perform Handel’s “Messiah” at First Baptist Church on Friday, Dec. 6, 7:30 p.m.

The Chattanooga Symphony & Opera will present Handel’s “Messiah” at First Baptist Church, 401 Gateway Ave., Friday, Dec. 6, 7:30 p.m. The symphony will be joined by the CSO Chorus, Chattanooga State concert choir and adult choir of First Baptist Church. “We will feature the portions of ‘Messiah’ most commonly performed during the Christmas season, including the ‘Hallelujah Chorus,’” says Kayoko Dan, CSO music director. Four local artists will be featured as soloists: Christine Hassevoort, Rosella Ewing, Darrin Hassevoort and Brett Hyberger.

Darrin Hassevoort, director of both the Chattanooga State Concert Choir and CSO Chorus, will lead the vocalists.

Seating for the concert is general admission. Purchase tickets through the CSO box office (423-267-8583) or chattanoogaopera.org. Source: CSO