Leap of faith with focus on safety

Churches reopen with reservations, distancing plans

By David Laprad

Richie Hughes is looking forward to the first reservation he makes as the City of Chattanooga eases the restrictions it implemented in response to the coronavirus pandemic.

 Hughes won’t be reserving a table at one of the many local restaurants that are reopening, though. Instead, he’ll be claiming four seats for a Sunday morning service at Redemption to the Nations Church downtown.

“We’re going to ask our folks who want to come to church to register online so we’ll know how many people are coming,” says Hughes, the executive pastor at Redemption. “Once they arrive, an usher will escort them from the parking lot to their seats.”

After the service ends, the church will dismiss the congregation by sections and rows to keep people from packing the aisles as they shuffle out en masse. “We’re going to be cautious,” Hughes adds.

A similar scenario will be playing out at Abba’s House in Hixson. There, gloved greeters will be keeping their distance as they open doors for congregants who are returning to the church after a two-month shutdown.

Inside, families will be seated in every other row of the large sanctuary, which can hold around 3,000 people, and asked to leave at least four seats between them and their fellow congregants.

“We’ll be taking a lot of safety precautions,” says Denise Craig, executive pastor of operations at Abba’s House. “We’ll be waving at each other instead of hugging and shaking hands. And we’ll be encouraging people to wear masks.”

The image of worshippers being escorted into a sanctuary and singing through medical masks might sound like a scene in a Hollywood virus flick, but it’s one of the many choices churches are facing as they make plans to reopen their doors to members while in the midst of the COVID-19 pandemic.

It’s also one step closer to normal eight weeks after local churches reconfigured their worship experience in response to the outbreak.

Staying connected

Redemption closed its doors and canceled in-person services beginning March 16 – three days after Chattanooga Mayor Andy Berke declared a state of emergency for the city.

“We decided that while it was unfortunate to have to close our doors, we were going to abide by our government’s guidelines,” Hughes explains.

By that time, COVID-19 had infected over 1,600 people in 47 states, according to a March 13 White House proclamation declaring a national state of emergency, and Hamilton County had confirmed its first case.

Pastor Nathan Garmany of Freedom Church Chattanooga has faced a sea of empty seats as he’s delivered his sermons online during the pandemic.

Photo by Haley Blakely for Hamilton County Herald

Photo by Haley Blakely for Hamilton County Herald
CBA updates website to assist attorneys and general public with pandemic and disaster response efforts

The Chattanooga Bar Association has added information to its website in an effort to help local attorneys and the general public access important legal information during the COVID-19 pandemic and while disaster response efforts continue in the wake of the Easter Sunday tornado.

Visitors to www.chattanoogabar.org can view Gov. Bill Lee’s 12-page plan for reopening businesses responsibly, access tornado relief resources such as the Federal Emergency Management Agency and United Way websites, find an attorney through the website’s lawyer Referral Service and learn more about COVID-19 through a link to the Centers for Disease Control and Prevention website.

The website also provides links to the websites of the local and state courts and a list of wellness websites. “With people working from home, they are using our website more than ever to find attorneys,” says Lynda Hood, CBA executive director. “As we face this crisis, we hope this information helps the community.”

Legal Aid of East Tennessee appoints new director of operations

Legal Aid of East Tennessee has promoted staff attorney Linda Hall to the senior management position of director of operations.

Hall joined the firm in April 2018 to serve as the lead attorney on LAET’s Tennessee Senior Law Alliance grant. TSLA is a statewide consortium of legal service providers dedicated to providing quality legal services to senior citizens across Tennessee.

During Hall’s time as a staff attorney, she represented more than 700 East Tennesseans age 60 or older with a variety of legal issues.
Daisy, where she focused her practice and operated her own law firm in Soddy-Daisy, provided seniors with legal advice on benefits, prepared estate documents and administrative hearings for TennCare eviction and contract issues. Real property, probate, debt collection, of legal needs including litigation in both

Understanding your FEMA letter

Tennessee residents who applied for assistance from Federal Emergency Management Agency after sustaining damage in the April 12-13 tornadoes and storms will receive information from the agency in the mail or via email. The letter will explain the application status and how to respond. It is important to read the letter carefully as it will include the amount of any assistance FEMA may provide and information on the appropriate use of disaster assistance funds. Applicants might need to submit additional information for FEMA to continue to process an application. Examples of missing documentation could include:

- Proof of insurance coverage
- Settlement of insurance claims
- Proof of identity
- Proof of occupancy
- Proof of ownership
- Proof that the damaged property was the applicant’s primary residence at the time of the disaster

Those who have questions about their letters may go to DisasterAssistance.gov or call the disaster assistance help line at 800-621-3362 or 800-462-7585.

A FEMA inspection might be required to determine whether a home is safe, sanitary and functional. Currently, such inspections are being conducted remotely, by telephone, following health and safety guidelines for the national health emergency.

FEMA considers the following factors when determining whether an applicant may be eligible for assistance:

- The exterior of the home is structurally sound, including the doors, roof and windows
- The electricity, gas, heat, plumbing and sewer or septic systems function properly
- The interior’s habitable areas are structurally sound, including the ceiling and floors
- The home is capable of functioning for its intended purpose
- There is safe access to and from the home
- FEMA assistance is not the same as insurance. FEMA assistance only provides funds for basic work to make a home habitable, including toilets, a roof, critical utilities, windows and doors.

appealing FEMA’s decision

Applicants who disagree with FEMA’s decision, or the amount of assistance, may submit an appeal letter and documents supporting their claim, such as a contractor’s estimate for home repairs. FEMA cannot duplicate assistance provided by another source, such as insurance settlements. However, those who are underinsured may receive further assistance for unmet needs after insurance claims have been settled by submitting insurance settlement or denial documents to FEMA. FEMA does not provide assistance for insurance deductibles. Appeals must be in writing. In a signed and dated letter, explain the reasons for the appeal. It should also include:

- Applicant’s full name
- Disaster number (4541 in Tennessee)
- Address of the pre-disaster primary residence
- Applicant’s current phone number and address
- The FEMA registration number on all documents
- If someone other than an applicant or co-applicant writes the appeal letter, that person must sign it and provide FEMA with a signed statement authorizing the individual to act on behalf of the applicant.
- Letters must be postmarked within 60 days of the date of the determination letter. Appeal letters and supporting documents may be submitted to FEMA by fax or mail or via a FEMA online account.

To set up an online account, visit DisasterAssistance.gov, click on “Check Status” and follow the directions. By mail:
- FEMA National Processing Service Center P.O. Box 10055 Hyattsville MD 20782-7055
- By fax: 800-827-8112
- Attention: FEMA

Source: Tennessee Department of Military Affairs

Pinnacle loans $188.6 million to area companies through the Paycheck Protection Program

Through the end of May 6, Pinnacle Financial Partners has made $188.6 million in loans to companies in the Chattanooga area through the Small Business Administration’s Paycheck Protection Program. This figure represents 1,009 local businesses that received emergency funding to pay their employees and essential bills during the ongoing COVID-19 pandemic.

“Chattanooga is a community driven by small business, and this crisis has stopped many of them in their tracks,” says Craig Holley, Pinnacle’s chairman in Chattanooga. “We want to help as many as we can so they can weather this storm and our economy can remain as stable as possible.

“You’re never going to execute an emergency response with 100% perfection, but the PPP and our associates have given an enormous amount of support when we need it most.”

The average size of a PPP loan from Pinnacle in the greater Chattanooga area is $186,942, with the vast majority of them coming in well below $350,000 each.

Small-dollar loans

876 loans worth $71.5 million
87% of the loans Pinnacle made in Chattanooga
Average loan size in this category was $81,600
Mid-size loans
124 loans worth $85.6 million
12% of the loans Pinnacle made in Chattanooga
Average loan size in this category was $690,591

Large loans
Nine loans worth $31.5 million
1% of the loans Pinnacle made in Chattanooga
Average loan size in this category was $3.5 million

Firmwide so far, Pinnacle has originated more than $2.4 billion in loans to nearly 14,000 small businesses. That’s $1.39 billion loaned to 7,758 businesses in Tennessee.

Hundreds of associates across the firm worked around the clock to process, review and submit those thousands of applications, clearing 6,000 in the first wave and the remainder after Congress approved the second round of funding for the program.

“The need from our clients is tremendous, showing just how far reaching this crisis has been,” says Terry Turner, Pinnacle’s president and CEO. “Fortunately, the federal government and America’s banks mustered their forces to meet the challenge. An emergency such as this required fast and decisive action that, despite its imperfections, showed how committed our industry is to supporting the economies we serve and the small businesses that drive them.”

The loans are made from Pinnacle funds and include an SBA guarantee. They are potentially eligible for forgiveness if used by the borrower for required purposes and within the allowed eight-week time period.

While the SBA has not yet issued all of the details on what will be required for forgiveness, Pinnacle is advising clients based on the language of the CARES Act and ongoing guidance from the Treasury Department.

“There are still a lot of questions we don’t have answers for yet, but the intent of the program is pretty clear,” Turner says. “I believe this law was intended to keep workers on payrolls, despite their employers’ businesses being negatively affected by COVID-19, and also to allow business owners to pay their most essential bills.

“For clients that follow the rules of the program, we encourage them apply for forgiveness.”

Pinnacle has hosted several online webinars for clients on PPP forgiveness. Those videos, along with more guidance, are posted at PNNP.com/PPPforForgiveness.

Source: Pinnacle Financial Partners

Hall says she will miss working directly with her TSLA clients but is excited about her new role.

“As a member of the senior management team, I’ll have the ability to more directly drive the mission and vision of Legal Aid, which is to make justice a community value so no one faces a legal problem alone and to strengthen our communities by providing high-quality legal services to those who need it most.”

Source: LAET

Source: LAET

on family law, estate planning and general litigation.

Hall earned her law degree from the University of Tennessee College of Law in 2001. She also holds a Bachelor of Science degree in accounting from the University of Tennessee at Chattanooga.

“Ms. Hall brings a wealth of experience and depth of legal and operational knowledge to her new position, as well as a deep and abiding passion and commitment for providing world-class legal services to those who cannot afford to hire a lawyer,” says LAET Executive Director Sherrit Fox.

“Her expertise is particularly important to LAET and its clients as we deal with the COVID-19 pandemic and the devastation caused by the storms, high winds and tornado that ravaged parts of Hamilton and Bradley counties last month.”

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Source: LAET
Shame on shamers

Masks shouldn’t be political statement

LaReeca Rucker was in a small park in Oxford, Mississippi, the other day enjoying the fine, sunny afternoon, like many other people. Unlike the other people, though, she was wearing a mask.

Nothing elaborate. No politically or socially provocative message displayed. Just a plain black mask made of T-shirt material that a friend had given her. But that apparently was too much for one woman to handle.

“Oh, my God,” the woman said as Rucker walked by her and her young daughter, who had both turned and stared. Rucker did not take this as a compliment. “The way it was said I interpreted it to mean it was ridiculous that I was wearing a mask,” she told me.

“I just thought, am I really being mask-shamed?”

This is, pardon my French, backhanded. Medical experts generally agree on the usefulness of masks in preventing the spread of the coronavirus. And even if there is some question as to precisely how effective they are in a particular situation – given the variance in mask materials and construction – this much is clear: They don’t do any harm.

So if anyone deserves shaming, it’s those smug jerks who sneer at masks. Consider just these few of many examples:

A Republican state representative in Ohio said he didn’t want to conceal his God-like countenance.

“This is the greatest nation on earth founded on Judeo-Christian Principles,” he wrote in a Facebook post. “One of those principles is that we are all created in the image and likeness of God. That image is seen the most by our face. I will not wear a mask.”

In Stillwater, Oklahoma, city officials rescinded an order requiring masks in stores and restaurants after customers started threatening employees who were trying to enforce the order.

And, in the most egregious example, a Family Dollar security guard in Michigan was shot dead after telling a customer to wear a mask – as required by the state.

We live in perilous times, in more ways than one.

I admit, I was hesitant to wear a mask at first. Not because I saw it as a violation of my personal liberties, but wear a mask. Not a bit awkward. But that feeling went away pretty quickly when I went into the grocery store and saw a goodly number of other people wearing them.

“Granted, you could not get 90% of Americans to wear masks, even though for many it would also improve their appearance markedly.

Guidelines from the Centers for Disease Control and Prevention have evolved during the pandemic. Initially it was thought people who become exposed to the virus needn’t wear a mask. Now the agency recommends them for all when in public and close to others.

And so does Nashville. An order effective on May 1 from the director of public health states:

“Citizens and visitors of Nashville and Davidson County should wear a cloth face covering or mask to cover their noses and mouths whenever in a community setting, especially in situations where other people are near. These settings include, but are not limited to, grocery stores, pharmacies, and the workplace.”

What’s more, businesses open to the public are supposed to post signs at entrances with wording to the effect of this: “Dear Customers/Visitors. Please help us follow CDC GUIDELINES by wearing a cloth facial covering or mask while in our business/facility. This will help PROTECT OUR EMPLOYEES and EACH OTHER.”

The order outlining requirements for Phase 1 of the city’s reopening, effective on May 11, kicks up things even further for business employees: The mask language goes, “Should shall,” meaning it’s not just a recommendation.

So, in summary: Masks, good. Mask shaming, shameful.

As for LaReeca Rucker and the park incident, she showed admirable restraint in not speaking back to the woman involved. But she did wonder:

“Has everything become so politically polarized that trying to protect myself from a virus that we don’t yet understand reveals my political affiliation?”

“It shouldn’t, because I am a moderate on many issues. I also wanted to say that I don’t really fully understand what is happening or will happen with this virus or situation, but for me personally, I think it’s better to be safe than sorry.”

Better safe than sorry seems like common sense. But common sense ain’t so common these days.

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


The Lung Association’s annual air quality report card tracks Americans’ exposure during a three-year period to the four most widespread outdoor air pollutants – ozone (smog) and particle pollution (soot).

This year’s report covers the most recent data available, collected by states, cities, counties, tribes and federal agencies from 2016-2018.

Ozone pollution

Compared to the 2019 report, Chattanooga experienced fewer high ozone days from 2016-2018, with an average of only 1.7 weighted days. This is an improvement over the city’s worst report of 63.3 weighted days from 1998-2000, as counted under the 1998 ozone pollution standard.

“Ozone pollution can harm healthy people, but is particularly dangerous for children, older adults and people with lung diseases like COPD or asthma,” says Dr. Aaron Milton, pulmonologist at Williamson Medical Center in Franklin.

“Breathing ozone-polluted air can trigger asthma attacks in both adults and children with asthma, which can land them in the doctor’s office or emergency room. Ozone can also result in serious health effects such as cardiovascular damage and developmental and reproductive harm.”

This report documents that warmer temperatures brought by a changing climate are making ozone more likely to form and harder to clean up.

Significantly more people nationally suffered unhealthy ozone pollution in the 2020 report than in the last three, the Lung Association reports.

Particle pollution

The State of the Air report also found that the Chattanooga area had its best report yet for year-round particle pollution, posting its lowest ever average for the 13th consecutive year.

“Year-round particle pollution levels had dropped in recent years thanks to the cleanup of coal-fired power plants and the retirement of old, dirty diesel engines. However, the increase we’ve seen nationally indicates that the pollution in this year’s report is a troubling reminder that we must increase our efforts to reduce this dangerous pollution,” says Christine Hart, healthy air campaign manager at the American Lung Association in Tennessee.

“Particle pollution can lodge deep in the lungs and even enter the bloodstream. It can trigger asthma attacks, heart attacks and strokes and cause lung cancer,” Milton adds.

In tracking trends, spikes in particle pollution, the report found that Chattanooga’s metro area remained unchanged, having 2.2 weighted days of unhealthy levels of particle pollution.

Source: American Lung Association
Your estate plan might be your last words to those you leave behind. If you’re a parent, you should think carefully about the message you’ll be sending.

Parents who leave their children unequal inheritances risk fueling family feuds. But strictly equal bequests also can cause resentment if the heirs don’t see the distribution as fair. “Money can cause family discord, and you want to make sure that you are thinking through this and keeping sibling relationships intact,” says Colleen Carcone, co-author of “Principles of Estate Planning” and a wealth planning specialist at TIAA.

Define ‘fair’

Carcone recommends her clients first think about how they define “fair.” For some, fair means an equal dollar amount. Others might want to adjust the distribution to deduct financial help they’ve already given, for example, or to leave more to heirs with greater need.

Parents commonly want to leave more to the child who runs the family business or who help care for the parents in their later years, says Marielana Collado, a certified financial planner with Tobias Financial Advisors in Plantation, Florida.

Each approach has its merits -- and problems. With an equal-dollar distribution, heirs might resent their wealthier siblings for getting money they don’t “need.” Similarly, children who received less financial help during the parent’s life may resent those who got more even if the distribution doesn’t reflect that imbalance.

Unequal distributions can cause hard feelings, as well. The person getting less than others may view it as a punishment, especially if the amount was docked to reflect past financial help or to account for personal wealth. (One inheritor I know refers to this as “the success tax.”)

What matters is how your decision is likely to play out given your family’s dynamics, and that may be differently than you expect.

Ask heirs what they think

Carcone once had clients whose son was much wealthier than his siblings – or his parents, for that matter. She encouraged the clients to discuss their estate plan with their son, and they discovered he didn’t want what they thought.

“They had been thinking, ‘We’re just going to divide everything into thirds because we have three kids and we love our three kids equally,’” Carcone says.

“But he said, ‘I would rather have the money go to my siblings, but what I’d really like is that watch collection that Grandpa left you.’

In other families, anything’s not a strictly equal distribution will cause discord. Leaving one child more than another would ignite those ‘Mom (or Dad) always liked you best’ rivalries that can destroy sibling relationships.

It’s your money, obviously, so you can do what you like. But discussing your estate plan and intentions with your children could give you an unexpected insight and might help stave off future problems.

If you’re reluctant, ask yourself why, says CFP Hui-chin Chen of Pavlov Financial Planning in Arlington, Virginia.

“If they don’t feel comfortable making (their estate plans) known when they are alive, that might be an indication that they are just sowing seeds of discord for when they are gone,” Chen says.

Asking heirs to share

A stumbling block for many parents is what to do with the family home or a much-loved vacation property. Some children may be more attached to the real estate, while others would prefer to have the money from its sale. If you want your children to share ownership, think about how that would work.

“Who’s going to be responsible for maintenance and upkeep and expenses? Do all of the kids have that desire? Do all of the kids have that ability?” Carcone says.

Your kids may have ideas on how they can successfully share the ownership and the costs, or you may get a little preview of the dissent the property can cause. Either way, that can inform your decision.

Leave a detailed letter

Carcone encourages talking to your children about how you’ve divided your estate and also leaving behind a detailed letter explaining the thinking behind your decisions. Such letters can head off disagreements about what you said and what you meant. (As any parent knows, what we say to our children and what they hear can be quite different.)

“Make sure that they understand why you did what you did,” Carcone says. “Nobody wants to leave a legacy of family disharmony.”

Related link


Settle it before you’re gone

Should you give your offspring an equal inheritance?

The National Digital Inclusion Alliance has named the City of Chattanooga and Hamilton County a national leader in digital inclusion work.

The NDIA has recognized 14 municipalities for promoting digital literacy and broadband access for underserved residents. Chattanooga and Hamilton County were named alongside much larger cities, including New York, Washington, D.C. and San Francisco.

“Internet connection and digital literacy are no longer seen as a luxury; they are a necessity to participate in modern life,” says Chattanooga Mayor Andy Berke. “We believe everyone should have access to those resources.”

Hamilton County Mayor Jim Coppinger also sees digital inclusion as an important component in economic mobility in the region.

“So much of modern life happens online, which is why Hamilton County has placed an emphasis on working to ensure everyone has the means to fully participate,” he says. “We believe this is a principal reason why Hamilton County has seen unparalleled economic development over the last decade.”

One key factor in Chattanooga and Hamilton County’s selection was the presence of EPB, the municipally-owned utility that makes up to 10 gigabyte internet speeds accessible to the 170,000 homes and businesses in its service area.

The City of Chattanooga and Hamilton County partner with The Enterprise Center and its Tech Goes Home program on many digital inclusion efforts in the region. Tech Goes Home works with schools, churches and other organizations to help residents learn digital literacy skills, obtain a subsidized computer and learn about low-cost internet options.

Since the COVID-19 crisis began, The Enterprise Center has helped increase internet access for residents, helped small-business owners and faith leaders reach customers and members online and provided training and computer equipment to nonprofits.

“Chattanooga and Hamilton County have made great progress in addressing the digital divide over the years, but COVID-19 has underscored that there’s still much work to be done,” says Deb Socia, president of The Enterprise Center.

First Horizon Foundation giving nonprofits $130K

First Horizon Foundation will donate $130,000 to various local nonprofits in an effort to provide relief during the coronavirus pandemic.

Nonprofits receiving donations include United Way of Greater Chattanooga, United Way of Northwest Georgia, Orange Grove Center, Boys & Girls Club of Chattanooga, YMCA of Chattanooga, Salvation Army, Austin Hatcher Foundation, Chattanooga Area Food Bank, Chambliis Center for Children, Room in the Inn, Habitat for Humanity of Greater Chattanooga and others.

Of the funds, $25,000 will go toward United Way of Greater Chattanooga’s Restore Hope Fund, which was created in partnership with a group of nonprofit agencies that serve a wide variety of populations and are working to meet the most pressing on-the-ground needs.

“It’s important we do all we can to take care of each other,” says Jay Dale, Chattanooga market president. “These nonprofits support many individuals and families in our community, so we want to do everything we can to ensure they are able to continue to provide their great services.”

With over 800 staff, 64 homes and the Derby Street campus, Orange Grove Center’s need for personal protective equipment, as well as extra cleaning materials and supplies, has significantly increased.

Orange Grove director of development Heidi Hoffecker says the nonprofit is thankful for First Horizon’s grant during this time.

The grant funds will primarily go toward PPE, but will also help cover the increased expenses incurred from more than doubling our usage of cleaning materials and supplies.

Orange Grove offers a variety of services to adults and children with intellectual and developmental disabilities.

The COVID-19 relief funds the foundation is providing are in addition to its annual charitable giving grants, which supported 650 organizations in 2019.

Source: First Horizon Foundation
Why should you see a financial adviser?

The social distancing and stay-at-home orders necessitated by the coronavirus have led many of us to feel isolated. Still, we’ve fought back through social media, “virtual” gatherings and walks in the neighborhood, where we could greet friends and neighbors (from 6 feet away).

But when you’re dealing with the financial effects of the virus and you’re investing alone, you could encounter some problems that may prove costly.

Of course, with so much investment-related information available online, on television and in any number of periodicals, it’s not surprising that some people feel they can invest without any assistance.

But the volatility of the financial markets over the past few months has also pointed to the dangers of going solo in the investment world. And you might find that a professional financial adviser can help you in several ways, including the following:

Taking emotions out of investing. During this period of market turbulence, many self-guided investors are letting their emotions drive their investment decisions. As a result, they sell investments when their price is down, “locking in” their losses. Furthermore, if they then stay out of the financial markets, they will miss out on the eventual recovery – and some of the biggest gains in market rallies usually occur right at the beginning.

But if you work with a financial adviser who has helped you develop a personalized investment strategy based on your goals, risk tolerance and time horizon, you will be far less likely to react to extreme market conditions by making ill-advised decisions.

Maintaining perspective. When you’re putting away money for the future and you suddenly have a lot less of it, you might start to wonder if that future is somehow in jeopardy. But if you’ve been working with a financial adviser and following your investment strategy, you’ll know that you don’t have to immediately cash out those investments that have lost value, and you may not need to liquidate them for decades if they were designed for a long-term goal, such as retirement.

By the time you do need to sell them, their value may well have appreciated significantly. And if you’ve got a well-constructed portfolio, you’ll own shorter-term, less volatile investments to help meet your current cash-flow needs.

Understanding the history of investing. The recent market instability is unique in the sense that its cause – a worldwide pandemic – is so highly unusual, and it hopefully will be a once-in-a-lifetime experience. Typically, prolonged market downturns are triggered by explainable financial or economic factors, such as the bursting of the “dot-com” bubble in 2000. However, market drops of 20% or more – generally referred to as bear markets – are not at all unusual and have happened every few years over the past several decades.

Financial advisers are well aware of this history and share it with their clients. And for many people, the knowledge that “we’ve been here before” is reassuring and makes it easier for them to continue following their investment strategies.

The road to your financial goals is a long one, with many twists and turns. So you might like to have some experienced company along the way.

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

3D mammography available at MaryEllen Locher’s Ooltewah location

The MaryEllen Locher Breast Center at CHI Memorial is now offering 3D breast imaging at its Ooltewah location. The center first offered this technology at its CHI Memorial Hospital Chattanooga location in 2011.

“The MaryEllen Locher Breast Center is committed to providing this community with the most technologically advanced equipment available so our team of physicians can offer the best and most comprehensive care available,” says Deb Moore, vice president of oncology operations at CHI Memorial.

Tomosynthesis, or 3D mammography, is different from traditional digital mammography, which takes a two-dimensional photo of the breast. With tomosynthesis, a series of images from multiple angles is taken and converted into a 3D image.

These images are then reconstructed into slices which can be viewed individually or as an image of the whole breast.

This gives radiologists improved visibility of lesions, increased ability to size and stage masses and improved visualization and detection in women with dense breast tissue, says CHI Memorial in a news release.

CHI Memorial used proceeds from the CHI Memorial Foundation’s annual Pink gala to purchase the unit.

The MaryEllen Locher Breast Center at CHI Memorial Ooltewah Imaging Center is located at 6401 Mountain View Road in Ooltewah. Traditional and 3D mammography are available at all three CHI Memorial MaryEllen Locher Breast Center locations in Chattanooga, Hixson and Ooltewah.

To schedule a mammogram at any location, call 423 495-4040 or 866 591-2254.
Trouble reading? Contact support@hcl-ai.com
### Building Permits

**Hamilton County**

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<td>NEW CONSTRUCTION TOWNHOUSE 3 STORY WITH CARPORT BELOW, 2 BEDROOMS, 3 STORES.</td>
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### Court Notices

**STATE OF TENNESSEE**

**GENERAL SESSIONS COURT OF HAMILTON COUNTY**

Docket Number: 19CG018655
Plaintiff: AMERICAN TRUST CASH ADVANCE
Defendant: SMITH MYRA
Date of this Order: 04/20/2020
Appraoch Date: 05/30/2020
Address: Court of General Sessions, Civil Division Room 111 Hamilton County City Courts Building 600 Market Street Chattanooga, TN 37402

**ORDER OF PUBLICATION**

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 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 and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.

**STATE OF TENNESSEE**

**GENERAL SESSIONS COURT OF HAMILTON COUNTY**

Docket Number: 19CG01866
Plaintiff: JOHNSON DAVE
Defendant: SMITH MYRA
Date of this Order: 04/28/2020
Appraoch Date: 05/14/2020
Address: Court of General Sessions, Civil Division Room 111 Hamilton County City Courts Building 600 Market Street Chattanooga, TN 37402

**ORDER OF PUBLICATION**

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 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 and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.

**State of Tennessee, County of Hamilton**

Docket No. 19CG018656 DIVISION 6

**CHARLES SEALS VS AMANDA SOIBHAM SEALS**

It is appearing from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon AMANDA SOIBHAM SEALS.

**ORDER**

It is ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of Tennessee, and said person or persons, if any, that a complaint has been filed against him, and that proceedings have been had and a judgment by default may be entered against him, and that said person or persons may appear and answer the same in the manner and time provided by law.

**Non-Resident Notice**

May 8, 15, 22, 29, 2020

**STATE OF TENNESSEE**

**GENERAL SESSIONS COURT OF HAMILTON COUNTY**

Docket Number: 19CG01866
Plaintiff: MAYFIELD AND LESTER
Defendant: SMITH MYRA
Date of this Order: 05/11/2020
Appraoch Date: 06/12/2020
Address: Court of General Sessions, Civil Division Room 111 Hamilton County City Courts Building 600 Market Street Chattanooga, TN 37402

**ORDER OF PUBLICATION**

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 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 and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.

LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff: MAYFIELD AND LESTER
May 1, 15, 22, 2020

**Non-Resident Notice**

State of Tennessee, County of Hamilton

Docket No. 19CG01866 DIVISION 6

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LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff: MAYFIELD AND LESTER
May 8, 15, 22, 2020
When Abba’s House held its last in-person service March 16, its average Sunday morning attendance of around 1,000 had dwindled to about 350, Craig acknowledges.

“People were starting to become nervous about crowds,” she recalls.

By the time Gov. Bill Lee issued his stay-at-home mandate April 2, many of the seats in sanctuaries across Chattanooga were already empty Sunday mornings.

However, worship continued throughout the city. Instead of staying home, pastors and music leaders at Redemption, Abba’s House and other local churches showed up Sunday morning, stepped onstage and conducted a service.

Although they sang and preached to a camera instead of a congregation, their words and music still reached their members through their televisions, tablets and smartphones.

This was possible because these churches already had the necessary technology in place. Leaving no digital stone unturned seems to be a matter of policy at Abba’s House, which broadcast its services through its website, YouTube channel and Facebook page, as well as its smartphone, tablet, Roku TV and Apple TV apps.

However, the leadership at the church did make a few alterations to its services. “We limited the number of people on the stage to 10 so we could maintain social distancing,” Craig says. “And our giving was done digitally, or people mailed in their offerings. But many of the other elements of the service were the same.”

You don’t have the interaction with the lens that you have with people, Pastor Nathan Garmany says while I preach, which helped.”

Tech savvy users like Robin Smith, a 57-year-old nurse who’s attended Abba’s House since she was in seventh grade, took to streaming the church’s services like a fish takes to water. But she still missed the warmth of her fellow congregants.

“I have friendships that have lasted since we were in youth group together, and people who taught Sunday School when I was young are still there,” she adds. “Those friendships are dear to me, and I’ve missed seeing everyone.”

Mitchell Meeks, a member and trustee at Abba’s House, has had a similar experience. “My wife and I have enjoyed watching the services on the large computer screen I have in my study, but we’ve missed the in-person contact with people we’ve come to know and love,” he says.

To continue to provide emotional and spiritual support during the pandemic, some churches utilized online tools that allow people to gather virtually. Abba’s House conducted its LifeGroups, which are analogous to Sunday School, via Zoom.

“That allowed us to spend time together and laugh together,” says Smith, who leads one of the LifeGroups. “So, while we haven’t been able to congregate under the same roof, we have been able to fellowship.”

Meanwhile, the members of the ministry team at Redemption rolled up their sleeves and picked up their phones. Since mid-March, the church’s staff has made about 1,000 calls a week to its members, Hughes says. “We pray for them, make sure they know we care, and talk with them about whatever they’re going through.”

Many churchgoers were able reconnect from a short distance when the Easter Sunday tornado that ravaged parts of Chattanooga drew them out of their homes to help with cleanup and disaster relief efforts.

As members of Abba’s House grabbed their chain saws and joined the Tennessee Baptist Disaster Relief Team in clearing debris, Redemption doubled down on its Share ministry, which feeds about 200 people a day in its community, and Freedom Church called in a tractor trailer jam-packed with food and supplies from Convoy of Hope for the community.

“People often say, ‘We’re going back to church,’ but we are the church – all the time, wherever we go,” Craig points out. “Our campus is a place, and we’re grateful for ours, where we have plenty of space to gather while also maintaining social distancing. But we can also worship online, in a building, in our cars, doing disaster relief, contributing to a food drive for school kids, or helping an elderly neighbor.”

Going back to church

Churches in Chattanooga had a slew of new decisions to make after May 1, when Gov. Lee released guidance for faith communities to begin gathering together in houses of worship.

From deciding when they would reopen to defining their safety protocols, religious leaders who normally shepherded the spiritual well-being of their congregants were being asked to protect their physical health as well.

Lee’s instructions provided a starting point for their discussions. Among other stipulations, the plan recommended churches gradually allow people to return, with their leadership asking vulnerable populations such as the elderly, the disabled, people with serious health issues and children to not attend until a later date.
Langhart gives new life to tornado-ravaged trees

By David Laprad

As the Easter Sunday tornado raked across Chattanooga and North Georgia, it left behind a path of shattered homes and lives. Among its victims were trees that once stood tall and wide in front yards, outside churches and alongside streets.

The twister had torn off branches and snapped trees in half-like fragile toothpicks, leaving behind splintered memorials of its destructive fury. After the storm subsided, men and women emerged from the rubble to begin restoring the communities the tornado had touched.

Leslie Langhart, a 27-year-old woodworker who lives in Chattanooga, took his chain saw to the property of a married couple from his church. The tornado had flattened the man and wife’s heavily wooded backyard, and Langhart wanted to help them clean up. Then he remembered a hidden talent he had discovered while living in his native Switzerland.

When he was young, Langhart received a whittling kit as a Christmas gift and developed a love for carving small animals out of pieces of wood. When he was older and learning how to operate a chain saw, he discovered he could use the tool to carve animals out of tree stumps.

“I had always been interested in woodworking,” he says. “When I started cutting down trees and became familiar with the chain saw, I started carving super easy stuff and realized I have a gift.”

So, Langhart picked one of the stumps in the husband and wife’s backyard and shaped it into an owl. This touched the man and woman who were heartbroken over the devastation of their property.

“They were touched to see something beautiful come out of the damage,” Langhart says.

After hearing about this act of kindness, a friend told Langhart about a 100-year-old cedar in Ft. Oglethorpe that the tornado had reduced to a fractured stump about the height of the average grown man. Intrigued, Langhart met with the family that lives on the property, and Gustar was born.

Gustar is the name of the bear that now resides where the tree once did. Carved out of the remains of the 100-year-old, 10-foot cedar, Gustar watches over the traffic on South Cedar Lane and holds up a battery-operated lantern to light the way for night travelers.

Although blocky for a bear, Gustar is nonetheless a beautiful specimen. Standing erect on his back legs, he seems proud of the graceful lines of his arms, legs and face, which Langhart somehow formed with the fierce and destructive edges of his chain saws.

Deep red and brown wood that was once buried under the tree’s protective bark is now exposed to the elements and serves as Gustar’s handsomely textured coat. Patches of lighter wood span the bear’s sides and highlight his nose and mouth, adding character. Under Gustar’s raised left arm, cradles in the wood from the stress of the tree being bent in the storm serve as a birthmark that tells the story of how he came to be.

When Langhart first saw the shape and dimensions of the stump, he immediately saw a bear in the disfigured wood. He also saw its arm raised and a paw holding a flickering lantern.

“One of the chipped parts was taller, and I saw the arm coming up with the lantern in his paw,” he says.

Langhart made his initial cuts with a Stihl MS170 to add definition. Finally, he utilized his smaller and lighter Stihl MS272, a hefty chain saw with a 20-inch bar, to carve more detailed sections of the wood to bring out the bear’s eyes, nose, paws and feet.

“I also used an angle grinder to sand it a little more, and at the end, I made marks with the chain saw to give it an authentic look,” Langhart explains.

As Gustar carved, passing drivers honked their approval or stopped and praised his efforts. “I liked seeing people smile as I worked,” he says. “At one point, there was a big traffic jam. It encouraged me to keep going.”

Now complete, Gustar is the creation of not just careful hands but also caring hands. Langhart says the sight of toppled trees saddened him as he drove through Chattanooga’s neighborhoods following the storm.

“Knowing they would be thrown away or turned into mulch hurt me because I have a deep connection to wood,” he says. “I try to use as much of a tree as I can during a project because it takes a long time for wood to grow, and I want to honor it and continue its life.”

A carpenter by trade, Langhart builds custom furniture and cabinets through his local business, Olive Branch Woodworking. When he’s not making coffee tables or reshaping trees into animals, he can be found at Freedom Church Chattanooga, where he helps his wife, Kate, lead the youth group and plays violin and guitar in the worship band.

A profoundly creative person, Langhart also draws. But none of his many artistic endeavors are as meaningful to him as the time he spends with wood.

“I loved turning a tree the storm ripped apart into something beautiful that brings people joy.”
Real Estate

77% of sellers still planning to sell homes

We’ve been inside, but we haven’t been sitting still. Last week, the National Association of Realtors released its latest Economic Pulse Flash Survey, which revealed some interesting insight into consumer homebuying activity.

The survey reports more than three in four potential sellers – 77% – are preparing to sell their homes following the end of stay-at-home orders, with half completing do-it-yourself home improvement projects.

That’s huge. Future sellers aren’t sitting idle at home – they’re using this time to prepare their homes for the market.

NAR Chief Economist Lawrence Yun expects activity to increase. “After a pause, home sellers are gearing up to list their properties with the reopening of the economy,” says Yun. “Plenty of buyers also appear ready to take advantage of record-low mortgage rates and the stability that comes with these locked-in monthly payments into future years.”

Conducted in early May, this survey asked Realtors how the coronavirus outbreak has impacted the residential and commercial real estate markets. Other survey highlights showed:

Five percent of Realtors said their clients are shifting neighborhood preferences from urban areas to suburban areas due to COVID-19.

About one in eight Realtors – 13% – reported buyers have changed at least one home feature that’s important to them due to COVID-19. For these buyers, the most common home features they identified as important are home offices, yard space for exercising or growing food, and outdoor spaces.

By David Laprad

When Coldwell Banker Pryor Realty Managing Broker Robert Backer learned last year that Coldwell Banker was redesigning its logo, his first thought was, “If it ain’t broke, don’t fix it.”

Backer had his reasons for wanting Coldwell Banker to leave its familiar blue box logo alone. Launched in 1978, the logo had been in offices and front yards for 42 years, and the numbers testified to the success of the brand. In 2019, Coldwell Banker was claiming an average sales price 16% above the national average and doing more $1 million transactions than any other real estate company, he says.

Backer also says he believes in the brand with which he’s aligned his real estate business. It’s a brand that has lasted 114 years after rising out of the ashes of the 1906 San Francisco earthquake. It pioneered the seller’s disclosure agreement, established the first code of ethics, brought real estate searches to YouTube, launched the first real estate website to showcase listings and deployed the first international real estate app for smartphones.

“There was a lot of equity in the existing logo,” Backer says. “People were familiar with it.”

Closer to home, the brand had served Pryor Realty well since it opened in 1978.
60-day reprieve

Government stay on foreclosures and evictions aids owners and renters

It is unclear how long the coronavirus crisis will continue in the Chattanooga area, so the government has stepped in to help renters and multifamily property owners.

The Federal Housing Finance Agency recently announced that the government-sponsored enterprises Fannie Mae and Freddie Mac would offer multifamily property owners a mortgage forbearance on the condition that they suspend evictions for renters unable to pay rent due to the impact of coronavirus.

The FHFA also announced Fannie Mae and Freddie Mac will suspend foreclosures and evictions for enterprise-backed single-family mortgages for at least 60 days. The eviction suspensions are in place for the entire duration of time that a property owner remains in forbearance.

As the economic fallout from coronavirus is expected to strain renters and landlords alike in the coming weeks and possibly months, FHFA said it would monitor the impact of the coronavirus national emergency on the housing finance market and update their policies as necessary.

The recent moves are aimed at protecting multifamily owners and tenants amid increasing calls for national action on eviction and rent payments as joblessness rises and more Americans are expected to fall behind in payments.

Many state and local governments have already instituted temporary eviction moratoriums. The Department of Housing and Urban Development has urged public housing agencies to temporarily halt evictions as well.

Fannie Mae has purchased or insured mortgages tied to 3.4 million multifamily apartment units since 2015, according to a recent report. The Federal Housing Administration said it would apply the same standards to its roughly 8.1 million insured home mortgages.

We want you to stay safe and be prepared during the months ahead as the government has urged public housing agencies to temporarily halt evictions as well.

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When Backer saw how the logo would appear on its business cards and landed in the upper right section of the logo, he was sold. “It’s fresh and exciting and symbolic of the North Star, which has guided people home for thousands of years has guided people home and guiding people home is at the core of what Coldwell Banker does,” he says.

When Backer saw how the logo would work in real world scenarios such as business cards, signage and agent apparel, he was sold. “It’s fresh and exciting and symbolic of the North Star,” he adds. “And the star reminds us that we’re there to guide our clients.”

“The brand is a signal not only to us but also the consumers we serve that we’re ready to keep leading in the years ahead,” says Charlie Young, president and CEO of Coldwell Banker, in the video.

Coldwell Banker introduced its new logo around the same time as Pryor Realty opened its doors, making the logo as old as “Star Wars.” In fact, Backer mused, the font used to spell “Coldwell Banker” looked similar to the one the popular science fiction brand began using in the late seventies.

“It was modern at the time, but it’s become tired, and the company wanted to refresh and modernize its look,” Backer says.

Backer had one more reason for being less than jubilant about Coldwell Banker’s decision to tailor a new look: Pryor Realty had just dropped a bundle of cash on a new road sign.

“They announced the new logo right after we installed our new sign,” he says, looking a little pained.

Like many large businesses, Coldwell Banker is fond of meetings, conferences and memorandums, so as the company began discussing its new logo internally before unleashing it earlier this year, Backer was listening.

What he heard changed his mind. A video titled “The Story Behind the Star - Road to Rebrand” was particularly effective in swaying Backer’s opinion.

The video opens with a group of brokers meeting at the company’s headquarters in 2018 to discuss the existing logo.

The consensus among the group is that the blue box doesn’t translate to today’s consumer or marketplace. “It creates the perception that we’re an older, stodgy company,” notes Shawn Guazzo, a regional vice president for the company. “But when you think about all the things we’re doing with technology, we aren’t.”

David Marine, chief marketing officer for Coldwell Banker, also chimes in, saying, “It no longer reflects what we are on the inside. We’re as cutting edge and relevant a real estate brand as there is today.”

The task of redesigning the logo landed at Siltanen & Partners, which has produced work for Nissan, Apple, Levi Strauss, the International Olympic Committee and many other well-known clients.

The group aimed to maintain the equity of the former logo while infusing it with the energy of a high fashion brand, explains chief creative officer Rob Siltanen in the video.

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Backer says Pryor Realty has fully deployed the new logo. It’s already appeared on its business cards and landed on its stationary, and its yard signs now display the new design. Some of the Pryor Realty’s agents are even wearing spangled new Coldwell Banker apparel sporting the logo.

The road sign, however, still features the blue box. “Changing out signage can be expensive,” Backer moans. “But we’ll get it changed.”

Top residential sales for April 2020

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Disclaimer: All information contained in this report is strictly data supplied to the Register’s Office by the preparer of the document. Each transaction may contain more than one parcel. An address is shown if provided.
With COVID-19 rampaging through nursing homes and assisted living facilities the past two months, tens of thousands of Americans are reconsidering everything they knew about elder care and extended-family living arrangements.

How can they not?

The news is horrifying, and more so with every passing day: In New Jersey, every one of the state’s 400+ facilities has reported cases, while in Florida, Gov. Ron DeSantis tried for weeks not to disclose which facilities had been affected before ultimately releasing a list of more than 300. And last weekend, The New York Times reported that one-third of all coronavirus deaths are among long-term care residents and staff.

In Tennessee, there are 700 long-term care facilities caring for 70,000 Tennesseans. Through Tuesday, Tennessee’s COVID-19 Unified Command team has reported 815 positive cases and 87 nursing home deaths across the state. Twenty-three of those deaths ultimately left your loved elders at risk; would the money be better spent coming up with a plan to allow the senior to live with family for a longer period of time?

“Socialization”

Robin Barry and her husband, singer and songwriter John Barry, moved to Gallatin six years ago, and about two-and-a-half years ago moved her mother, Carol, from Georgia to the area.

Carol, 87, had been living independently but had been diagnosed with dementia and needed to be in assisted living. The Barrys moved her into one assisted living facility they loved, but after she took two bad falls in two days—breaking her arm and multiple bones in her face and around her eye—they knew the level of care had to be accelerated.

“After eight weeks of rehab, we knew we needed to get her in memory care,” Robin Barry says.

After visiting a few places, the couple chose Clarendale at Indian Lake in Hendersonville. For Barry, the facility just felt right.

“We are here with them, and we know it is not the same as their children, but we will do what it takes to make them feel better.”

And it begs the question, if you (or insurance) are paying tens of thousands of dollars or more for long-term care that
“Over the years she has been a big walker and likes being active, but when she was in her home by herself her quality of life was not as good as where she is now. She is interacting with people, and that is giving her a sense of purpose. She is active and her mind is being engaged.”

Clarendale at Indian Lake is a senior living community that opened in March 2018 and offers three lifestyle choices – independent living, assisted living and memory care – all under one roof in a residential part of town.

Such a community offers freedom from household chores, more privacy than a nursing home and help with everyday routines such as dressing or bathing as the resident becomes less mobile or ill.

One of the biggest pluses of senior living is independence, some residents being able to participate in the broader community by shopping or attending a place of worship, or having activities with neighbors in the facility.

“What people are looking for is socialization,” says Cheri Anderson, director of sales and marketing at Clarendale. “It is typically a person who is sitting home alone and they are looking for socialization, activities. Or, it is need based and they are looking for care in our assisted living and memory care.”

But the pandemic has robbed many of the socialization they crave since group activities at these facilities have been temporarily eliminated.

Anderson says her facility began taking steps in early March to make sure their residents and staff were protected from the coronavirus, including restricting outside visitors, requiring staff to wear masks all day after having their temperature taken at the front entrance every morning, constant cleaning and washing of the hands. If a resident goes in the hospital or skilled rehab and returns, there is a mandatory 14-day quarantine.

Plus, all items dropped off for residents at the front door are wiped down before being delivered to the resident.

When Clarendale reopens in phases, it may require residents to wear masks, too.

But by far the hardest adjustment for residents and family is not being able to visit in person. So they have gotten creative with Facetime, visits through the window and even a parade, where Barry was able to see her mother for the first time in eight weeks.

Anderson says it is imperative that residents and family stay connected.

“That little short moment will lift their spirits for a while,” Anderson points out.

“They are not alone. We are here with them, and we know it is not the same as their children, but we will do what it takes to make them feel better. We are probably now Skyping and Facetiming with their kids now more than we ever did before.”

No one has tested positive for COVID-19 at Clarendale, but officials have a plan in place if it does happen in any part of the facility, including isolation, sending in a staff member in full PPE gear to do daily temperature checks and quarantining them for 14 days with no fever.

“Thankfully, our residents are not as susceptible to getting sick as if they were in a nursing home, where residents might be bed-ridden, on ventilators or feeding tubes, which makes them more susceptible to COVID-19,” Anderson says. “We don’t have that in our facility. We just have an older community.”

Barry admits it did cross her mind about what to do if a case was detected at her mom’s facility, but after discussing it with her brothers they determined they would just cross that bridge if they came to it. “They have been very honest and upfront with what they are doing and how they are doing it.”

A shift in mindset

Becci Bookner is the president of Family Staffing Solutions, a personal care company headquartered in Murfreesboro with other locations in Nashville and Shelbyville. The company specializes in providing personal care and in-home assisted living services for seniors in the privacy of peoples’ homes – an option that may be considered more and more by families and their aging relatives as people rethink communal long-term care facilities post-pandemic.

“We are receiving constant phone calls from adult children about whether we can still be there for their parents,” Bookner explains. “Families have concerns and fears. Many of our clients need or want to talk. They are alone. They are frightened. There is so much anxiety out there, particularly for those clients who live alone and really are not emotionally able to filter the 24/7 news and opinion shows.”

A mindset shift in how people care for their elderly relatives is certainly going to come into play, whether people feel safer with their loved ones at home, or safer with them in a facility where they can be cared for.

“I believe that everyone would like to stay in their own home, as long as they can. And yet there are some times when they do have to move to health care or assisted living,” Bookner adds.

“Obviously, if you had 24/7 with the personal care company, you were talking about a ton of money, but not everybody needs 24/7 care. During the quarantine, Family Staffing Solutions has been trying to provide more comfort and security to clients because, Bookner says, clients are absolutely miffed by what they are hearing on the news.

“They don’t know whether they’re listening to opinion or they’re hearing facts,” she says.

“They’re scared to death. We have one sweet lady who is 83 and was so independent. She went from going to the beauty shop, to church, to having her friends over, to isolation. Now the caregivers have to wear a mask and gloves, and it’s this reminder that something’s terribly wrong, and they don’t really know how to behave.”

Now she says people in long-term care positions have a great opportunity to try to make things better for residents who are paying the biggest price because they are the most vulnerable. And families just might consider keeping parents at home even just a bit longer than they might have before.

“The relationship between families and between adult children and their parents will have to be different based on the horror stories that we’ve seen with just not being able to be with your family when you need to be there, so much at the worst possible time, like when your wife passes away and nobody from your family can get in there,” she says.

“This has put a lot of things on the table that I think families will begin to consider. And even if it’s just for a little bit longer, they’re going to let mom stay at home.”

For Barry, who is used to going to the facility multiple time a week, sometimes with her husband, who performs, it has been a blessing to have the peace of mind having her mother cared for during the pandemic, and she says it’s really just a continuation of the care they have been providing her mom the whole time.

“When we go out on John’s Christmas tour, I don’t have to worry,” Barry says. “They let me stay in touch with her as best I can. It has been a blessing to have her in that community. I have just come to love so many of the residents there in memory care where my mom is. They just function like a family. And it is so beautiful.”

And for her mom, thankfully, life in memory care has not changed very much at all the past few months, other than not being able to have visitors.

“In memory care they are not around people coming in and out of there all the time, and they were still able to do activities and all the things my mom loves to do – listen to music and watch TV together, puzzles, arts and crafts,” Barry says. “Her life did not dramatically change because of COVID-19.”

In fact, they got a call from the staff that she and John could come back to see her for Mother’s Day – through the window.

“They were able to stand at the window and “give lots of air hugs and blow kisses and say I love you.”
National Guard tests Housing Authority residents for COVID-19

The National Guard conducted COVID-19 testing at five Chattanooga Housing Authority sites this week. The National Guard tested residents at Mary Walker Tower and Emma Wheeler Homes on Monday and people living at College Hill Courts, East Lake Courts and Greenwood Terrace on Tuesday. CHA Executive Director Betsy McCright says she appreciated the members of the National Guard who did the testing.

“This has been a team effort with support from the Hamilton County Health Department, City of Chattanooga, State of Tennessee and various health officials in this community supporting the National Guard,” McCright says. “The Chattanooga Housing Authority has taken extraordinary efforts to keep our sites clean and sanitized during this time. Many of our residents are self-isolating to help the cause. The testing done by these partners is the next piece in determining what challenges, if any, we have within our communities.”

The CHA is also working with the UTC School of Nursing, CHI Memorial and the Hamilton County Health Department to provide testing to the residents of Boynton Terrace, Dogwood Manor and Gateway in the coming weeks. Source: Chattanooga Housing Authority

At least until you feel safe

Working remotely working for you? why not continue?

One of the hot topics around the virtual water cooler is when we’re going back to work. Some states are beginning to open, while others continue to be locked down for what might be months. So, when should we all return to the office?

Before I share my thoughts, let me say there are many jobs in which the luxury of working from home is not an option. There are so many people who are putting their lives on the line every day in order to keep us fed, to keep the mail going and more. I’m so grateful for those essential workers and their families.

If you’re one of the fortunate workers who have the option to work from home, you might wonder when is the right time to go back. It’s a tough question.

We’re all ready for things to get back to “normal.” We’re ready forget this pandemic ever happened.

Working from home for the first time was a major transition. It was an upheaval for many businesses. We had to learn how to video conference in large groups. We had to learn to pay bills remotely. We had to learn to keep things going while juggling children, pets and spouses.

But, we did it. If your business is now fully functional remotely, you made it over the hump. You are likely in a routine now. Despite how much many people hate being at home all day, they’re adjusting.

If your business is able to successfully operate from home, I’d suggest it continue to work from home until it’s truly safe to return to work. And, wait until the children have gone back to school or day care.

Going back too soon has the potential to create two negative scenarios. In one, only half of employees are able to come back. The other half are at home, tending to young children and avoiding infection. Imagine how your Zoom conference calls would be if half of the group were at work, while the other half was at the office. Imagine if you were never sure who was working from home and who was working remotely.

In an even worse scenario, we would all make the transition back to the office. Then, there would be a case of COVID-19 at work. It would infect someone who would pass it around the office. Then, we’d all be forced back home again.

By waiting to go back until we’re really sure it’s safe – and until other businesses, like child care, are up and running – we’ll keep the number of difficult transitions to a minimum. We’ll make sure we’re all healthy.

Nobody will have to put their family in danger by going to work. No one will have to pick between their paycheck and their health.

And, it’s safe for us to actually be better at business in the middle of this difficult time.

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

Extended turn of safely

Reached the end of your lease? You have options during pandemic

By Ronald Montoya | Edmunds

The coronavirus pandemic has significantly changed the way we live and conduct business in this country. Take, for instance, the act of terminating a vehicle lease.

Edmunds analysts had anticipated more than a million leased vehicles coming back to car dealerships this quarter. But due to counties shelter-in-place orders, many people will face the question of how to safely handle their vehicle’s lease return or whether they can return their vehicle at all.

Traditionally, lessees have to decide between either turning their lease vehicle in and leasing or buying a new vehicle or extending their existing lease for a fixed term or on a month-to-month basis.

Edmunds’ experts contacted a number of the top automakers’ finance arms to see what options they’re providing to help people whose leases are ending soon. Here’s what they learned and what you need to know about closing out your lease in the coming months.

Check with leasing company

The best place to start is to search for your automaker’s finance website and enter “COVID-19” to bring up the relevant page with the latest information. However, in many cases, companies such as Audi, BMW, Chrysler, Ford, Lexus and Toyota want lease customers to contact them directly by phone to discuss their options.

Calling will likely take longer than usual because many customers have similar concerns, plus the companies are likely running lower-staffed call centers as part of physical distancing recommendations. Keep this in mind and be patient with call center employees who are into play here. While Abba’s House will not be serving communion on the May 17, when that time comes, it will be distributing individually packaged bread and juice.

“That will be more expensive, but these days, that’s the safest way to do it,” Craig says. Abba’s House also has a plan for how to respond if someone who’s attended one of its services is diagnosed with COVID-19.

Craig notes the staff will assist with contact tracing and thoroughly clean the facility. “We’ve already done a ton of cleaning overall and will be cleaning surfaces that are frequently touched between services, but we also want to be ready for that possibility.”

Redemption is being even more cautious. After doing an exhaustive survey of not only how Chattanooga-area churches but Christian congregations across the Southeast are reopening, the church’s leadership has tentatively decided to resume services May 31. However, that date is not set in stone. Hughes says, “That’s our plan, but the news changes every day. If we feel like it’s safe for people to come back, then that’s when we’ll reopen, and if not, then we have the option of delaying that even further.”

As such, Redemption will be making decisions about how to implement Lee’s guidance in the coming weeks.

“All there’s been a spike in cases? Have there been fewer cases? We’re prepared to take every precaution, but we’re waiting to see what happens between now and then,” he adds.

Smith says she feels comfortable returning to Abba’s House, as she feels confident that society has learned how to better take care of itself during the pandemic.

Lee also suggested churches limit attendance to 50% of their maximum capacity, ask people to wear face coverings and encourage members to stay home if they’re asymptomatic.

Instead of requiring pastors to adhere to these guidelines, Lee left the decisions regarding which directives to follow and how to each individual church. “We’re confident in their ability to determine the proper time and how to incorporate these guidelines to worship in a way that protects the health of their congregation,” he said.

This flexibility has resulted in a diverse set of blueprints for reopening.

Abba’s House, which will open May 17, plans to proceed cautiously. While the church’s nursery won’t be available and the leadership is encouraging vulnerable populations to “feel free to stay home,” it won’t be turning away anyone who’s healthy and wants to attend a service.

“So, some of our older members have asked if they can come. They can if they want to but we don’t want anyone to feel bad about staying home if they feel like that’s what’s best for them right now,” Craig says. “We’ll be happy to see our people whenever they’re ready.”

Abba’s House will be requiring people who are asymptomatic to stay home, however, and will have thermometers on hand in case anyone is concerned about how they or someone else is feeling.

The church has also come up with a unique plan for taking communion, which at some houses of worship can involve congregants drinking wine or juice from the same cup, or at least volunteers filling and serving cups of juice and distributing bread or crackers.

Lee’s guidelines, which recommend minimizing sharing food and drink, come by waiting to go back until we’re really sure it’s safe – and until other businesses, like child care, are up and running – we’ll keep the number of difficult transitions to a minimum. We’ll make sure we’re all healthy.

Nobody will have to put their family in danger by going to work. No one will have to pick between their paycheck and their health.

And, it’s safe for us to actually be better at business in the middle of this difficult time.
PUBLIC NOTICE
The following vehicles will be up for auction in or around Chattanooga, TN on or after 5/30/2020 at 8:00am: Wesco Auto 2560 E 43rd St 1998 Toyota JTHBF529W03515468 First Response Towing & Recovery 980 Airport Rd 2002 INFINITI JN1DA14627011728 KC Towing & Repair 4018 Dodds Ave 2001 Mercedes WDBNG705181445048 J’s Auto 4106 10th Ave 2001 Mercedes WDBLJ65GX1F170107, 2001 Honda 3HGCS35714011420 May 15, 2020 Mpr21120

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- Aldous Huxley

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Public Notice
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Notices are meant to be noticed. Read your public notices and get involved!

May 15, 2020 Mpr21120
Never, ever give an inch? You’re missing by a mile

The answer is always YES. YES, you want more from your job or your clients. YES, you’re sure there’s more they can give. YES, you need additional compensation, whether monetarily or in perks. Your heels are dug in and you’re not giving up until you get the answer you want.

But first, read “Ask For More” by Alexandra Carter and see if you have the right questions.

The art of negotiation involves stating what you want then fighting to get it, right? Or never giving an inch until you get a mile? Carter says most people think that way about negotiating, and they’re wrong.

Today’s negotiation, she says, is not conflict or a win-lose process. It’s a conversation you’re steering, with give-and-take involved. It’s being transparent with information, for the good of both parties. It’s knowing how to ask open questions.

In giving a nudge toward self-introspection on what could be a thorny issue, author Alexandra Carter teaches readers to sort through their thoughts long before the negotiation table looms, and to prioritize – both, organizational skills that help to prepare for what’s ahead. Readers who get mired in their thoughts also get help untangling through hints on getting unstuck in the process, which eliminates at least half of any further frustration, and calms.

Reading this book is like having a teacher at your elbow when you’re (gently) lobbing volleys at the bargaining table. It’s great for businesspeople, divorcees-to-be and parents. If you’re pondering whether or not to read “Ask For More,” the answer is always yes.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
MAY 15-21, 2020

**CHURCH**

“Time of separation was necessary. It was smart to take this approach early on since we didn’t know how the contagion was going to affect us,” she says. “We now know the elderly are the most vulnerable, and you don’t have to have symptoms to be positive, so we’ve learned a lot while we’ve been separated – including the value of taking special care as we come back together.”

Meeks says he’ll honor any restrictions Abba’s House places on congregants as well, although he adds he’s not convinced they’re necessary. “I haven’t been as nervous or concerned about the virus. Maybe if I’d had someone close to me who had suffered from COVID-19, I’d feel differently about it,” she says. “We like to shake hands, high-five, two outstretched arms when the church reopens. “But I bet there are going to be some people who don’t just fist bump or wave at each other but hug anyway, and while I will be very sensitive to not hug anyone who doesn’t want me to, if someone wants a hug from me, I’m not going to turn them down.”

Smith likely won’t be seeking a hug from Meeks, but she is looking forward to seeing her church family again. “There’s going to be a lot of excitement because we’ve missed each other,” she says. “It will be healing for us to get back together.”

Garmany says he and the rest of the leadership at Freedom Church are looking forward to resuming in-person services May 24. “I’m glad we’ve been able to have the online experience, but there’s something like people gathering together to worship,” he enthuses. “Some of my greatest moments with God have taken place in those corporate environments, whether it was a conference or a church service, and I’m excited about getting everyone back together.”

Among the questions that remain in the midst of the pandemic is how the coronavirus will affect church culture moving forward. Garmany doesn’t think it will have a lasting impact on how people will interact with each other, especially after scientists develop a cure – which he says he believes will happen. “We went from handshakes to fist bumps because the medical community said it would be safer,” he says. “But I don’t think elbow bumps will become the new culture because first bumps are still too cool.”

Hughes, however, thinks social distancing could become “the new norm.” To drive home this point, he and the rest of the staff at Redemption will be wearing bright yellow t-shirts with the phrase “Air hugs!” sandwiched between the words “No contact, no hugging.”


While our multiple listing service only tracks closed transactions, several Realtors in our market are seeing multiple offers on their listings. Competing offers for listed properties is a sign of the ongoing low inventory but also further confirms that the pandemic is not slowing buyers from entering the market.

Realtors continue to serve their clients even during uncertain times. That’s Who We R.

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

**Steps for returning lease**

If dealerships are open in your area, and you feel comfortable doing so, you can turn in your lease vehicle as usual. Just be sure to wear a mask and follow physical distancing guidelines.

But if you’d rather not go out, or the dealerships are closed in your area, ask your leasing company or the dealership if it offers home pickups of lease vehicles. If a pickup isn’t an option, you may have to opt for a lease extension.

Some companies such as Mazda are explicitly offering home pickup with the caveat that you’ll be billed later for any costs assessed in the post-lease inspection process. These inspections would normally be done before you turn in a vehicle.

If you’ve driven your vehicle past its allotted miles or gotten some dents or dings, know that you’ll be billed for it at some point. If you plan on leasing from the same automaker again, we suggest asking to have these fees reduced or waived as part of your negotiation on the new car.

**Lease extensions**

Opting for a lease extension means you will continue with your monthly payment for an agreed-upon timeframe. Make sure to check how much additional mileage you are allowed during the extra months. In many cases, you’ll be given a prorated amount.

For example, if your contract has a 12,000-mile-per-year limit, you would be given an extra 1,000 miles for each month the lease is extended. Most people aren’t driving much these days, so the chances of you going over the allotment are significantly reduced.

A number of auto lease companies such as Chase Auto (which services Aston Martin, Jaguar, Land Rover, Maserati and Subaru), General Motors and Nissan will automatically extend customers’ leases if they haven’t heard from them by the end of their lease. Extension periods can range from one month for General Motors to up to six months for Chase Auto.

You’ll need to ensure your lessor offers this service and make the necessary arrangements, including making payments on time. Checking your mailbox for a formal letter or head to your finance company’s COVID-19 webpage for more information.

Lease extensions are also possible with brands that are offering “customized solutions,” but you’ll have to check with your automaker to determine how much time you’ll be given.

Be aware that if you choose to extend your lease you’ll likely have to pay for another year of vehicle registration even if the extension is only for a month. This shouldn’t make it a deal-breaker, but make sure to factor that cost into your calculations and check with your state Department of Motor Vehicles on exact fees.

Finally, if you had plans to buy your vehicle at the end of the lease but still want to take advantage of a lease extension, know that the buyout price will often be reduced and reassessed when the time comes.

**Edmunds says**

“The safest thing for you at this time is to get a lease extension and wait things out a while, but be sure to read the fine print and know the other costs that you might be responsible for.

Ronald Montoya is a senior consumer advice editor at Edmunds. Twitter: @ronald_montoya.

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**Hamilton County Schools names Brent Eller principal of the year**

East Hamilton School principal Brent Eller is Hamilton County Schools’ 2020 Principal of the Year.

East Hamilton is home to sixth through 12th grade students in the east area of the community. Eller has led the school as it’s responded to both the COVID-19 pandemic and the Easter Sunday tornadoes. He has also helped to spearhead the construction of the new middle school, which is scheduled to be completed this summer.

“I’m humbled by this recognition,” Eller says. “We have many outstanding principals in Hamilton County Schools that deserve this honor.”

Eller came to East Hamilton School in the fall of 2018 after spending six years at Lotify Middle School. He has also served as principal of Ooltewah Middle School and assistant principal of East Ridge, Brown and Lotify middle schools.

Eller previously taught at The Howard School and Hixson Middle School.

In Eller’s two years at East Hamilton, the school has earned Level 5 school designation for academic growth. The school is also a Tennessee Reward School — the highest honor for academic excellence in the state.

In addition, the middle grades at East Hamilton achieved their highest academic ranking by reaching No. 23 out of 574 middle schools in Tennessee.

East Hamilton High School also earned AP Capstone School status, a diploma program from the College Board.

The school also added two Future Ready Institutes over the last two years. The Bryan College Institute of Business and Marketing and the Institute of Innovative Engineering are schools within the school.

“Great teachers and leaders working with students is the foundation of the excellent school experience in Hamilton County Schools,” says Dr. Bryan Johnson, superintendent of Hamilton County Schools. “Brent Eller is one of our great school leaders and is making a difference in the lives of children each day.”

Source: Hamilton County Schools