Developer Issa adapts old model to meet new tenant demands

By David Laprad

Chattanooga developer Bassam Issa is posing for a photograph at a retail center on Gunbarrel Road. Dressed in a pink and purple checked shirt and gray slacks, he leans against the railing that encloses the outdoor dining area at Mission BBQ and smiles.

The diners enjoying their meal a few feet away might think Issa is just another businessperson with a casual but neat sense of fashion.

But a deeper truth about Issa lies in the subtle details that surround them. From the location of the development, which stands along Chattanooga’s busiest retail corridor, to the layout of the center, which contains two equally sized buildings that each house a pair of businesses, to the choice of tenants, everything is the outcome of Issa’s careful planning.

“Years ago, we would have 10 tenants in one center, with one or two important tenants in the endcaps,” Issa explains. “But now we spend money to split the buildings and give everyone an important space.”

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Baker Donelson also names McGehee, Sanders shareholders

Baker Donelson has also elected local attorneys John McGehee and Adam Sanders as shareholders of the firm. The firm this week announced the election of 15 new shareholders, including McGehee, Sanders and Mary O’Kelley in its Chattanooga office.

McGehee is a member of Baker Donelson’s Financial Services Transactions Practice Group and Long-Term Care Team. His practice is focused primarily on representing lenders and borrowers in HUD-insured loan transactions for multifamily and senior housing facilities and the related asset management and servicing work.

McGehee also has experience representing clients in business organization and commercial contracts and preparing and negotiating commercial finance and corporate legal opinions.

A graduate of the University of Tennessee College of Law, he is a member of the Tennessee Bar Association and the American Health Law Association. He received Baker Donelson’s Chattanooga Office Pro Bono Award in 2011.

As a member of Baker Donelson’s Business Litigation Group, Sanders focuses primarily on complex condemnation defense. As part of a national eminent domain practice, Sanders received Baker Donelson’s Chattanooga American Health Law Association. He is a member of the Tennessee Bar Association and the Tennessee College of Law, he is a member of Baker Donelson’s Chattanooga office.

Mary O’Kelley grew up hearing her father, the late Stewart Jenkins, talk about the cases he was trying in court. By age 12, she decided she was going to follow in his footsteps and become an attorney.

After O’Kelley began to practice international business law in 2000, Jenkins would playfully tell his daughter she wasn’t a real lawyer because she “couldn’t find the courthouse.”

“He was the kind of old-school lawyer people paid with chickens and eggs,” O’Kelley reminisces. “And I was a big firm lawyer that did corporate and transactional work.”

Jenkins had been practicing in Chattanooga for more than 40 years when he died in 2007. Five years later, soon after O’Kelley returned to the city, she thought of his teasing as she and a friend lost their way while trying to find the courthouse.

“We were going to a luncheon at the courthouse and ended up at the county prison,” O’Kelley says with a laugh.

One can only imagine the ribbing Jenkins would have given his daughter this month when Baker Donelson announced it had elected her as a shareholder. O’Kelley was one of 15 attorneys across the firm and one of three in Chattanooga to receive the honor.

O’Kelley was also one of seven women to achieve that benchmark.

She credits Baker Donelson with cultivating an environment in which she was able to thrive. “I came in on a reduced hours basis because I had two small children, and I had my third child almost three years ago,” she adds. “When I came back from maternity leave, I switched to the shareholder track. The firm has been very supportive every step of the way.

As O’Kelley’s father suggested, she’s not the kind of attorney who spends a lot of time at the courthouse. Rather, offices, conference rooms, telephone calls and her computer serve as her venues of practice.

“I’m drawn to the generally less adversarial nature of a transactional practice,” she acknowledges. “We’re always advocating for our clients, but ideally, both sides in a transaction end up with a positive result and are happy with the outcome of the deal.

“That’s rarely, if ever, the outcome in litigation. Generally, someone wins and someone loses, and it’s a fight the whole way.

“In transactions, we’re all working together to get the deal across the finish line as efficiently as possible, and generally, everyone is more or less satisfied with the result.”

O’Kelley is a member of Baker Donelson’s long-term care transactions team, which is headquartered in the firm’s Chattanooga office. Her practice with the group primarily involves finance and corporate legal opinions.

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In an effort to support the health and safety of those with cognitive and developmental disabilities, the Hamilton County Sheriff’s Office has joined with the Chattanooga Police Department and the Chattanooga Autism Center to participate in the Take Me Home Program.

Take Me Home allows family members and guardians to receive emergency contact information for their loved ones with first responders in the event they become lost or are reported missing.

The registry will include a detailed physical description, details about a person’s habits or routine, a photo of the individual and a relative’s contact information.

The Take Me Home Program is available to residents in Hamilton County. The information contained in the program is secure and will be kept private, says the HCSO in a news release.

“Once registered, should our personnel encounter someone in the county who might be suffering from a cognitive disability, the information contained in the Take Me Home Program will assist our personnel in quickly locating the individual’s family and return them home safely,” says HCSO Chief Deputy Austin Garrett.

Register at takemehometn.org.

Source: Hamilton County Sheriff’s Office

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**HCSO joins Take Me Home program**

Young Professionals of Chattanooga and the Chattanooga Chamber of Commerce are accepting applications for the 2020-21 Protégé team-based mentoring program for early to mid-career professionals.

Protégé Chattanooga is a nine-month team-based mentoring program in which early and mid-career professionals learn from seasoned local executives and each other.

“I was honored to be selected as a Protégé mentor,” says current class member Shawnice Beard. “I met amazing peers who became my ‘friends.’ The monthly sessions allowed us to connect and share early career pains. It was also great to see a diverse group of Chattanooga leaders and hear their stories as they offered their wisdom. Protégé Chattanooga inspired me to explore new opportunities and inspired me to become more involved in the community.”

Protégé offers day and evening cohorts made up of 12 participants each. Each cohort meets twice a month. The program will begin with an orientation in August and end with graduation in May 2021. Applicants must be between the ages of 21 and 40 and are not required to be current YPC members. The cost to participate in Protégé Chattanooga is $500. Some partial scholarships are available.

Apply at www.chattanoogachamber.com/chantalpage/1/protecte-chattanooga.

Source: Chattanooga Chamber of Commerce

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**O’KELLEY from page 2**

he represents investor-owned utility companies facing eminent domain takeover attempts by municipalities in cases all across the country. Sanders also represents clients in zoning and land use, construction, patent and trademark infringement and other complex contract and commercial disputes.

Sanders has received a number of professional honors. In 2019, Mid-South Super Lawyers named him a Rising Star in eminent domain. He is also a two-time recipient of the Tennessee Supreme Court Attorney for Justice Award and has received Baker Donelson’s Chattanooga Office Pro Bono Award twice.

A graduate of Duke University School of Law, Sanders is a member of the Chattanooga, Tennessee and Georgia Bar Associations.

Russell Gray, managing shareholder of Baker Donelson’s Chattanooga office, says, “John, Mary and Adam have shown themselves to be driven leaders who provide excellent service to clients and who contribute meaningfully to the firm and the Chattanooga community.”

“We’re proud to congratulate them as part of this impressive group of attorneys from across the firm who have been elected as our newest shareholders.”

Source: Baker Donelson

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**OXLEY from page 2**

mergers and acquisitions in the long-term care industry.

“When a buyer is looking to acquire an assisted living facility, they typically get a bridge loan while they work on obtaining HUD or Fannie Mae financing,” she explains. “I would represent the lender and we would handle the due diligence and documentation of the loan.”

Occasionally, O’Kelley represents buyers and sellers in these same types of transactions. She says this work is rewarding, especially now, as the coronavirus pandemic challenges the long-term care industry in unprecedented ways. “They’re trying to do their best for the elderly and our country,” she says. “It’s a difficult business, but I’ve seen a lot of dedicated providers, and it’s gratifying to be able to help them.”

O’Kelley also handles commercial real estate and financing transactions for clients outside the long-term care arena. She built her practice at Baker Donelson on a foundation of commercial real estate and finance, which she said in Atlanta during the first phase of her career.

O’Kelley moved to Atlanta after earning an undergraduate degree at Vanderbilt University and her juris doctor at Cornell Law School in Ithaca, New York. Although fond of her native Chattanooga, she was drawn to what she says she believed was the glamour of international business transactions, and that Atlanta would better suit her goals.

“Atlanta was a good fit for what I wanted to do,” she says. “And I was 24 and wanted to live in a big city.”

O’Kelley quickly discovered that her international work came with hassles she could do without, including disparate time zones and “people taking off the month of August.” It also lacked the allure she initially perceived. “It’s not like I was jetting off to Buenos Aires to close deals,” she says. When O’Kelley realized she could do the same kind of work domestically without the hassles, she narrowed her focus. After the economy dipped in 2001, she switched to finance, which has been her bread and butter ever since.

While in Atlanta, O’Kelley practiced with two firms, including what is now Kilpatrick Townsend & Stockton for seven years and then a small commercial real estate firm for five years. When her husband, architect Jamie O’Kelley, decided to start his own firm, they eyed a move to Chattanooga.

“We had two small children, and we both have family here, so I sent my resume to a couple firms, and within two weeks, I had an offer from Baker Donelson,” O’Kelley recounts.

Baker Donelson needed an attorney to join its long-term care transactions team, O’Kelley says, and believed her expertise would benefit the group. All they needed to do was learn the regulatory and business aspects of long-term care and become the sort of general counsel that O’Kelley says is “a dream assignment for me.”

“Now I work with a team of investors on a daily basis,” she says. “It’s the fulfillment of what I’ve been wanting to do.”

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O’Kelley has accomplished this and more. Not only has she succeeded professionally at Baker Donelson, she’s become a part of a family at the firm. In particular, she describes the long-term care transactions team as close-knit and a source of many friendships.

“When I came to Baker Donelson, I was skeptical of it being one of (Fortune Magazine’s) ‘100 Best Companies to Work For,’ but it’s a great place to practice,” she adds, her voice on the phone conveying a smile.

O’Kelley’s voice brightens even more as she discusses her family. Although working from home can be challenging, she says she has a great workspace and an equal partner in parenting, both of which make a tremendous difference.

“I’m proud my daughters and now my son see daddy can cook dinner and put them to bed,” she says. “Daddy can work, mommy can work – we both can do everything. I’m lucky in that regard, and I wish all our friends had that opportunity.”

O’Kelley strives to make the most of the quality time she spends with her family, whether she’s baking with her daughters, playing with her son, or watching a movie with everyone.

She also likes to tend her garden, which serves as a stress reliever. “My garden is a restful place for me to be,” she says.

Although focused on family and work, O’Kelley also makes time to serve her community. Previously, this involved serving as co-chair of the Parent Teacher Association at Thraher Elementary School. Currently, it entails sitting on the board of the Association for Visual Arts.

“Art is one of the keys to having a thriving, engaged community,” she says. “I believe we should increase access to art through public displays and galleries where everyone from professional artists to high school students can exhibit their work.”

As O’Kelley discusses the different ways in which she’s able to apply her knowledge and skills as an attorney, she’s compelled to express gratitude for the nurturing influence of both her father and mother when she was young and contemplating her future.

“My parents raised me to ask questions, to think critically, and to argue my position respectfully,” O’Kelley says. “My father was always supportive of me.”

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State gets $155M-plus for COVID-19 testing

The Department of Health and Human Services is giving $155,259,965 in new funding to Tennessee to support testing for COVID-19. In total, $10.25 billion in funding is being provided by The Centers for Disease Control and Prevention to states, territories, and local jurisdictions through CDC’s existing Epidemiology and Laboratory Capacity for Prevention and Control of Emerging Infectious Diseases cooperative agreement.

This funding is part of the Trump Administration’s broader effort to ensure that states, territories, and tribes have the resources necessary to meet their testing goals as they begin to reopen. This funding from the Paycheck Protection Program and Health Care Enhancement Act will provide critical support to develop, purchase, administer, process and analyze COVID-19 tests, conduct surveillance, trace contacts and related activities. These funds, along with the previous funding support CDC provided, will help states, territories, and localities with their efforts to reopen America.

“As the nation cautiously begins the phased approach to reopening, this considerable investment in expanding both testing and contact tracing capacity for states, localities, territories and tribal communities is essential,” says CDC Director Robert R. Redfield, M.D.

“Readily accessible testing is a critical component of a four-pronged public health strategy – including rigorous contact tracing, isolation of confirmed cases, and quarantine. As communities move toward a blended mitigation and containment strategy, I encourage all Americans to continue to embrace powerful public health measures – social distancing, hand-washing and face coverings. We are not defenseless in the battle against this pandemic.”

Each governor or designee of each state, locality, or territory receiving funds shall submit to HHS its plan for COVID-19 testing, including goals for the remainder of calendar year 2020, to include:

Number of tests needed, month-by-month to include diagnostic, serological and other tests, as appropriate

Description of how the resources will be used for testing, including testing any COVID-19 community mitigation policies

Jurisdictions will use the funding they receive to meet the testing goals laid out in their COVID-19 testing plans, including purchasing supplies (such as test kits and other testing supplies, as necessary).

Health Department closes Bonnyshire COVID-19 testing site, opens new testing sites

The Hamilton County Health Department has closed its COVID-19 testing site at the Bonnyshire Emissions Testing Center and relocated this service to four Hamilton County schools: Brainerd High School, East Lake Academy, Hardy Elementary and Orchard Knob Elementary.

The move comes as vehicle emissions testing resumes across the state.

“Since launching our COVID-19 testing April 3, we have tested several thousand people through our Bonnyshire site,” says Becky Barnes, health department administrator. “Our new locations are centrally located within the most populated areas of the county, which will allow us to test thousands more.

None of the testing will occur inside the school buildings. Rather, testing will be performed in drive-thru and walk-up tents in the parking lots.

The Chattanooga Police Department will provide traffic support at each site.

The new sites will operate from 7-11 a.m. No appointment, physician referral or symptoms are required. Walk-ups and drive-ups are allowed. All testing is free.

Direct questions about this service to the Health Department’s COVID-19 hotline at 423-209-8383.

Locations and dates include:

- Brainerd High School
  - 2700 E. 34th St.
  - June 8-12, June 22-26, July 6-10, July 20-24
- East Lake Academy
  - 2700 E. 34th St.
  - June 8-12, June 22-26, July 6-10, July 20-24
- Brainerd High School
  - 1020 N. Moore Road
  - June 1-7, June 15-21, June 29-July 5, July 13-19, July 27-Aug. 2
- Orchard Knob Elementary School
  - Anderson County
  - 2000 E. 3rd St.
  - June 1-5, June 15-19, June 29-July 3, July 13-17, July 27-31

Hamilton County Coalition distributing free medication lockboxes, drug deactivation pouches

The Hamilton County Coalition is giving our free medication lockboxes and drug deactivation pouches.

The coalition says local officials recorded 107 overdoses during the first four months of 2019. That number jumped to 230 during the same time period this year.

Members of the public can order both items at www.hcccoalition.org/special-takeback-april-2020 or by calling 423-305-1449.

Once ordered, contactless pick-ups are available every Tuesday and Thursday at the HCC office at 5721 Marlin Road from 10 a.m. – 2 p.m.

“When families are home more, it’s common for people to become accidental drug dealers,” says HCC Executive Director Camilla Bibbs-Lee. “Our goal is to have lockboxes and deactivation pouches in as many homes as possible to keep medications safe and ensure unused or expired medications are properly discarded.”

The Helix Prescription Drug Security Cabinet comes with a lock and two keys that keeps medications safe from children and others, says the HCC in a news release.

The Deterra Drug Deactivation System is a handheld pouch designed to dispose of any unused or expired medications in an environmentally safe way that prevents contaminating water supplies and landfills, the HCC adds.

Source: Hamilton County Coalition
How to learn from a mistake  

By Laura McMullen

“I feel like such an idiot.” It’s something I’ve said more than once as I crumble in the face of a money mistake.

I recently called myself the i-word as I leveled to my husband that I hadn’t checked my cash flow in a few months or contributed to my Roth IRA for 2019, even though he assumed I had.

But calling myself a mean name didn’t fix anything. Facing the problem head-on was far more productive.

Here’s how experts recommend recovering from money mistakes without being a jerk to yourself.

Do: Forgive yourself

Whether it’s in relationships, careers, money or whatever, anybody messes up sometimes, says Jill Schlesinger, certified financial planner, author of “The Dumb Things Smart People Do with Their Money” and host of the “Jill on Money” podcast. She recalls early in her career when she tried — unsuccessfully — to time the market.

“So, I had,” she says, “a nonjudgmental friend or partner is invaluable when managing financial mistakes.”

Don’t: Ignore problems

Beating yourself up can make it easy to ignore problems. Who wants to deal with something that makes them feel stupid? But those problems tend to compound, Coambs says. For example, a few missed bill payments can trigger late fees, debt, collections, damaged credit and hiding problems from others. At a certain time, you may have to react seriously — to the stock market.

Aims for some perspective. “It’s not like you made a mistake and somebody died,” she says. “You can forgive yourself. It’s really OK.”

That means no name-calling, which is both unfair and unproductive. Calling myself an idiot, for example, is a cop-out. No need to consider what went wrong or how to do better next time — I’m just an idiot!

That kind of language usually “shuts down the process of reflection pretty quickly,” says Ed Coambs, certified financial planner and marriage counselor who specializes in financial therapy.

Do: Reflect on the mistake

OK, Schlesinger admits, it’s not easy to examine our mistakes. “Who among us wants to own up that we don’t know that we’re doing it wrong?”

Coambs says shame about unaddressed money mistakes can also lead to secrecy and hiding problems from others. At a certain point, “it becomes lying,” he says.

Don’t: Get trapped

If you’re like me and ridicule yourself for forgivable missteps, take your reflection beyond the money mistake. “Are you trapped in shame-inducing thought, self-criticism and self-contempt?” Coambs asks.

Take note of times when you’re mean to yourself and what that language sounds like, then remember that it’s not healthy or helpful. “Many of us are so used to beating ourselves up that we don’t know that we’re doing it anymore,” Coambs says. You may also want to ask why you’re being so harsh.

Whether you’re working on being kinder to yourself, handling money better or both, remember that it takes practice.

“Developing a healthy relationship with money is an ongoing process,” Coambs says.

“One thing we’re still waiting for are longtime favorites and don’t require any particular preparations. They’ll show up when they’re good and ready and make do for themselves once we get here: Cicadas and fireflies.”

“Lightning bugs, as I know fireflies in my youth, I went years without seeing any. Word is their numbers are dwindling, victims of habitat loss, pesticides and light pollution. We humans are not very considerate of our fellow residents of this planet.”

But they’re either making something of a comeback, or I’ve just been more attentive. Or lightning bugs, as I knew fireflies in childhood, I’ve recently prescribed reading books as a palliative, she wrote. “Our worlds feel muffled, sad, small, lonely, scary, boring. We’re caring for older relatives, looking after young children, stranded in the city, yarning for places we can’t visit and people we can’t see.”

She prescribed reading books as a palliative, and I wouldn’t argue with that.

But amid all social disruption around the world it’s comforting to know that some things can still be counted on. Moth Nature’s cast of so-called lesser creatures — including cardinals, robins, mockingbirds, crickets, tree frogs and others — face their own existential threats, mostly at the hands of humans. But they’re still following their primordial, biological directives: looking for food, signaling for mates, propagating the species.

In the process, they’re putting on a visual show, accompanied by a Symphony. And admission is free.

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

Library launches gallery for COVID stories  
The Chattanooga Public Library and Pass It Down are inviting the public to share in quarantine stories from around the world.

A Look at COVID-19 in Chattanooga is a new online gallery built on the same platform as the Chattanooga Memory Project.

Anyone interested in sharing a story can visit chattlibrary.org/2020session to share photos, videos and audio clips.

“Though we are not even halfway through this year, 2020 has already tested our community’s resilience. From the pandemic to the tornadoes, everyone has a story to tell,” Executive Director Contina Hill says.

“When Pass It Down reached out to create a new gallery, we had to team up with them to create a place for us to share those stories,” 2020 Vision currently features stories highlighting the way the library stayed connected with Chattanooga through online services and new videos.

The gallery will be up throughout the year and will then be preserved through the Chattanooga Memory Project.

Source: Chattanooga Public Library

Can cicadas be far behind?

We’ve been awaiting the seasonal visitors, eager for reminders that some order still exists in this otherwise disorderly world. The first arrived the other evening, May 16, at 7:22 p.m. CDT, to be specific:

A hummingbird.

More precise information than that I can’t provide. The way our feeder and porch chairs are situated, the bird basically presented in silhouette. Besides, I’m not much good with colors under the best of circumstances.

Let’s assume it was the ruby-throated variety, since that’s the one that breeds in these parts. And, what the heck, I’m going to be more observant on future occasions. Maybe got out the binoculars. Or just asked Kayne what she sees.

We’re enthusiastic but relative newbies to hummingbird viewing. There’s something about their ability to hover and flit about that’s fascinating. Plus, they’re so cute — one of nature’s tiny, precious wonders.

They call to mind Tinkerbell, only with feathers.

I’ve read that they aren’t very good at walking; their legs and feet serve basically for perching. And they need to do a lot of perching, because flight is such a calorie-depleting activity.

I’ve also read that they weigh about the same as a nickel, flap their wings on average 53 times a second and, relatively speaking, have the largest bird brains. Proportionally, twice the size of ours.

A group of them is known variously as a bouquet, a charm, a glittering, a tune or, my favorite, a shimmer.

They call to mind Tinkerbell, only with feathers.

If you’re not as well read as the above, that’s the one that breeds in the south, breeds in the north, and then returns in the spring. Between the returning parents and their offspring, there’s a 1950s sci-fi movie playing out in miniature.

I’d just as soon not see cicadas at all, for that matter. They are among the least attractive creatures of the insect world, like house flies on steroids.

All I want them to do is crank up that familiar soundtrack that I associate with warm, languorous evenings sitting outside while darkness slowly takes over.

A group of cicadas, by the way, is known as a colony. Fireflies are called a light posse, or a sparkle.

As I said, all three types of visitors, the two old favorites and the newly appreciated one, are particularly welcome this year. The world seems to be operating under a strange new set of rules, with little in life adhering to the old ones. It’s all unsettling in ways both large and small.

In a recent essay in The New York Times, the reporter Sarah Lyall adapted from Shakespeare in describing the coming season as “the summer of our discontent.”

“We can’t go far,” she wrote. “Our worlds feel muffled, sad, small, lonely, scary, boring. We’re caring for older relatives, looking after young children, stranded in the city, yarning for places we can’t visit and people we can’t see.”

She prescribed reading books as a palliative, and I wouldn’t argue with that.

But amid all social disruption around the world it’s comforting to know that some things can still be counted on. Moth Nature’s cast of so-called lesser creatures — including cardinals, robins, mockingbirds, crickets, tree frogs and others — face their own existential threats, mostly at the hands of humans. But they’re still following their primordial, biological directives: looking for food, signaling for mates, propagating the species.

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We’re not due one of those periodic massive invasions, thank goodness. I remember too well the 13-year variety in 1998, when the hundreds — thousands! — of creatures emerging from my lawn looked like a 1950s sci-fi movie playing out in miniature.

I’d just as soon not see cicadas at all, for that matter. They are among the least attractive creatures of the insect world, like house flies on steroids.

All I want them to do is crank up that familiar soundtrack that I associate with warm, languorous evenings sitting outside while darkness slowly takes over.
Financial Focus
Stan Russell
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Sticking to budget can boost your emergency fund

During the coronavirus pandemic, our health concerns – for ourselves and our loved ones – have been at the top of our minds. But financial worries have been there, too, both for people whose employment has been affected and for investors anxious about the volatile financial markets.

And one aspect of every individual’s total financial picture has become quite clear – the importance of an emergency fund. Even in normal times, it’s a good idea for you to keep three to six months’ worth of living expenses in a liquid, low-risk account. Having an emergency fund available can help you cope with those large, unexpected costs, such as a major car repair or a costly medical bill.

Furthermore, if you have an adequate emergency fund, you won’t have to dip into your long-term investments to pay for short-term needs. These investment vehicles, such as your IRA and 401(k), are designed for your retirement, so the more you can leave them intact, the more assets you’re likely to have when you retire.

And because they are intended for your retirement, they typically come with disincentives, including taxes and penalties, if you do tap into them early. (However, as part of the economic stimulus legislation known as the CARES Act, individuals can now take up to $100,000 from their 401(k) plans and IRAs without paying the 10% penalty that typically applies to investors younger than 59½. If you take this type of withdrawal, you have up to three years to pay the taxes and, if you want, replace the funds, beyond the usual caps on annual contributions.)

Of course, life is expensive, so it’s not always easy to put away money in a fund that you aren’t going to use for your normal cash flow. That’s why it’s so important to establish a budget and stick to it. When developing such a budget, you may find ways to cut down on your spending, freeing up money that could be used to build your emergency fund.

There are different ways to establish a budget, but they all typically involve identifying your income and expenses and separating your needs and wants. You can find various online budgeting tools to help you get started, but, ultimately, it’s up to you to make your budget work. Nonetheless, you may be pleasantly surprised at how painless it is to follow a budget.

For example, if you’ve budgeted a certain amount for food each month, you’ll need to avoid going to the grocery store several times a week, just to pick up “a few things” – because it doesn’t really take that many visits for those few things to add up to hundreds of dollars. You’ll be much better off limiting your trips to the grocery, making a list of the items you’ll need and adhering to these lists. After doing this for a few months, see how much you’ve saved – it may be much more than you’d expect. Besides using these savings to strengthen your emergency fund, you could also deploy them toward longer-term investments designed to help you reach other objectives, such as retirement.

Saving money is always a good idea, and when you use your savings to build an emergency fund, you can help yourself prepare for the unexpected and make progress toward your long-term goals.

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Youth Symphony Orchestra conductor Gary Wilkes retires

Gary Wilkes, longtime conductor of the Chattanooga Symphony & Opera’s Youth Symphony Orchestra, retired in May and also is retiring from his position as orchestra teacher at the Chattanooga School for the Arts and Sciences.

When Wilkes joined the YSO in 1993, it consisted of one orchestra. Under Wilkes’ direction, the YSO added a second full orchestra in 1998. The YSO added two training string orchestras in the years that followed.

Today, the YSO consists of four youth orchestras and several chamber ensembles that serve 200 young musicians each season.

A native Chattanoogan, Wilkes is an alumnus of the University of Tennessee at Knoxville, where he earned a degree in music education.

After graduation, he attended Southern Methodist University in Dallas and was awarded a Master of Music in bassoon performance.

Over the past 38 years, Wilkes has taught bands and orchestras in Texas and Tennessee. The Board of the Tennessee Governor’s School of the Arts recently honored him as one of Tennessee’s outstanding teachers.

In Wilkes’ honor, the YSO will perform and dedicate a newly commissioned orchestral work during its first concert next season.

Source: Chattanooga Symphony & Opera

Library kicks off summer learning programs

The Chattanooga Public Library has launched a summer learning program for children and adults. Called “Make, Play, Read, Learn,” the program is fully online and offers a variety of educational activities, experiments and challenges. To participate, register at mprl.chattlibrary.org.

A library card is not required, though points can be earned for obtaining one. The website allows participants to earn points and badges until July 31 for logging reading hours, completing the 2020 census and participating in activities and challenges.

The library and Hamilton County Schools curated the readings lists for children, youth and adults.

Activities for youth include early literacy, sewing, STEM education, fitness, creative play, art and history.

Adult programs include sewing, crafting, book discussion groups, book clubs and art classes in partnership with the Association for Visual Arts.

These programs will take place on the library’s Facebook (facebook.com/chattlibrary) and Instagram (instagram.com/chattlibrary) pages and its YouTube (youtube.com/c/chattlibrary) channel, as well as in public Zoom meetings.

Program partners include Friends of the Chattanooga Public Library and The Great Reading Adventure, an online platform for library reading programs, and the Spokane Public Library.

Source: Chattanooga Public Library
responsibility, even when I was a kid. I wouldn’t do anything unless I had thought about it once, twice or even three times.”

Issa employed the same approach at many of his other developments in the Chattanooga area, including an 85,000-square-foot retail complex on Battlefield Parkway in Fort Oglethorpe that contains several businesses in outparcels close to the road and a handful of major retailers farther back.

In fact, there are few places in Hixson, Ft. Oglethorpe and the Hamilton Place Mall area where one can stand and not see a retail development Issa had a hand in creating.

After more than 30 years in development in Chattanooga, Issa’s short list of the businesses that occupy his developments could pass for the long list of a less active competitor. Throughout the greater Chattanooga area, Issa has created spaces now occupied by Sun Tan City, Visionworks, Sleep Number, Verizon, Smokey Bones, First Watch, Marshalls, Hobby Lobby, Supercuts, Aspen Dental and more.

“We have a reputation with many national, regional and local brokers,” he explains. “They seek us out when they want to develop anything in Chattanooga. It makes our lives easy.”

A native of Palestine who moved to the U.S. at the age of 19, the 65-year-old Issa can trace the success of his development work back to 1978, when he and members of his family owned three small restaurants that served the area’s office crowd downtown. “We were open early in the morning and late at night, so we learned to develop our outparcels. An affiliate with Blockbuster Video followed, and the door to developing its outparcels opened.”

When he and his family saw that the businesses within the mall’s footprint were faring better than those on its outskirts, they moved their restaurants to the Northgate and Eastgate malls.

Building out these spaces inspired Issa to pursue development. “The malls gave us empty spaces, which forced us to learn construction,” Issa remembers. “With that in mind, we said, ‘If we can do this for ourselves, why not do it for others?’”

Issa experienced both successes and failures in the four years that followed. When he and his family saw that the businesses within the mall’s footprint were faring better than those on its outskirts, they moved their restaurants to the Northgate and Eastgate malls.

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Issa demonstrated the value of planning ahead early in his development career. When he saw how businesses attached themselves to a Walmart, he cultivated a relationship with the retail giant that opened the door to developing its outparcels. An affiliation with Blockbuster Video followed, with Issa developing several of the chain’s stores in Hixson, Ft. Oglethorpe, Ooltewah and Dayton.

Although these deals were lucrative, he didn’t enter them with a short-term plan to make money; rather, he peered further ahead early in his development career. “As long as I did my part, God did His part,” he says. “God opened the door for me to be here, so I was always in the right place at the right time. As long as I did my part, God did His part.”

Isa eventually went to work for Shoney’s in a bid to make more money. However, as he helped to manage one of the company’s restaurants and learned the ins and outs of the industry, he earned more than a bigger paycheck; he also learned that his future was not in engineering but in running his own businesses.

“After college, I would have earned $26,000 as an engineer, and I was already making that much as a night manager. So I said, ‘Business is the way to make a better future.’”

Although Issa was no longer in school, he still burned the proverbial candle at both ends—and then found new ends to burn when that was no longer enough. Even after he began making progress as a developer, he continued to work at his family’s restaurants. This resulted in many stress-filled years, but also gave him a few comical anecdotes.

“I would always get calls to negotiate a lease in the middle of lunch,” he says with a laugh. “One time, I was arguing with Dollar Tree about rental rates while I was at the drive-thru window. I was saying, ‘12 dollars a square foot,’ and he was saying, ‘No, 10’ while I was telling the cooks to give me two orders of fries. The Dollar Tree guy didn’t know what I was talking about.”

Issa says he cherishes those days and every hour of work, as it was part of the journey that led him to where he is today. “There are many roads in life, and where you end up depends on which road you choose and how hard and fast you walk down it,” he says.

As Issa grew older, he began to think more about the faith of his youth. Although he says he has never wavered in his Muslim beliefs, he had filled his years with work, and he wanted to focus more on God and the local Islamic community.

“There were no mosques when I came to the U.S., and I worked all the time, so I wasn’t as devoted as I wanted to be,” he says.

ISSA >> PAGE 12

Bassam Issa helped establish the Islamic Society of Greater Chattanooga in 2007. The building behind him houses a mosque and school that teaches kindergarten through eighth grade.

Photo by David Laprad Hamilton County Herald

Rising malpractice insurance costs?

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Goodfellas claims to bring a slice of New York City to Chattanooga. Believing the statement to be more marketing bravado than truth, I grabbed my wife – a native New Yorker who loves a good pie – and headed for King Street to see for myself.

It’s been a minute since my last visit to the Big Apple, so my wife spent the drive to newly opened Goodfellas giving me a refresher course on the qualities of a good pizza.

One, the slices have to be big. I wish I had a dollar for every time she’s scowled at the size of a slice of pizza in Chattanooga. Apparently, if a slice isn’t as big as your face, it’s not a slice, it’s a pizza bite.

“A true New York slice is so big, you start to get full by the time you’re done eating it,” she explained.

Two, the crust has to be crisp enough to hold the ingredients without folding. Perhaps the biggest sin in my wife’s pizza bible is a floppy crust. On this count, we agree.

Three, the sauce needs to exist in an elusive Goldilocks zone where it’s not too spicy, not too sweet and there’s not too much of it. In other words, it has to be just right. I doubt any pizza chef outside the Big Apple will ever hit this teeny-tiny bullseye, but it’s a standard from which my wife refuses to budge.

(Come to think of it, I’d rather have a dollar for every time she’s given thumbs-down to pizza sauce.)

Four, the cheese can’t be cheap. I swear, my wife’s refined New York City palate can taste the price tag on a block of mozzarella. If the cheese is cheap, the manager will hear about it.

Bearing these criteria in mind, I was certain my wife would be reading the owner of Goodfellas the riot act before the end of our meal. I’ve witnessed this scene more than once, and on at least one occasion, it seemed to make a difference, as the pizza had improved by our next visit.

Housed in the spacious ground floor of a 109-year-old former warehouse, Goodfellas has claimed a terrific downtown space. Featuring original brick walls, huge windows that let in copious amounts of natural light and enormous booths that could comfortably hold eight patrons, the building makes a good first impression.

So does the smell as you step inside. I was already hungry when we arrived, but the aroma of freshly baked pizza dough kicked my appetite into overdrive.

This made the sight of sliced pizza a welcome one. Literally, the first thing I saw as I stepped inside Goodfellas was pizza under a glass display. Even better, the slices were huge.

After placing a mental check mark in the plus column, I stepped up to the counter and eyed the offerings. In addition to pepperoni pizza and cheese pizza, I spotted a vegetarian pie with ingredients that seemed tailored made for me (namely sliced banana peppers, Vidalia onions and green peppers).

After I ordered a slice, my wife inquired about a different pie, which the girl behind the counter identified as mushroom. (Remember this a few paragraphs from now.)

Pleased with our selections, we paid for our pizza and plopped into one of the booths. As the booths adjusted to our weight, my wife’s jaw dropped. Placed in the middle of the table were five shakers, each filled with a different ingredient.
Real estate is still happening, as I tell my friends and family, just in a different way. I love statistics. I enjoy seeing the metrics of home sales. Each week, I view the market activity on our multiple listing service and compare it to the numbers from previous years. Up until COVID-19, I would see a sharp rise in market activity and selling prices.

Then COVID-19 happened, and some things changed. Other things didn’t. Selling prices continued to increase. Not only that, the available inventory went down, which means fewer houses available for sale. When the pandemic unfolded, homemakers decided to wait to list their property. Many people thought real estate would suffer on a national and local scale. However, I’m seeing some interesting data from our MLS.

For the week ending May 16, pending home sales increased 31.2% to 311. That’s right; homes that were in the process of being sold actually increased by almost a third from this point last year. At this week last year, 237 properties were under contract. This year, 311 properties were under contract. That’s a big jump.

This shows that people are moving into our area and are looking for their next home in the greater Chattanooga area. Looking for more evidence? How about the listings that are on the market are still attracting buyers and boosting home prices.

Existing-home sales across the U.S. dropped in April, continuing a two-month skid in sales brought on by the coronavirus pandemic, the National Association of Realtors reports. Total sales of existing homes dropped 17.8% from March to a seasonally-adjusted annual rate of 4.33 million in April. Sales decreased 17.2% compared to March 2019 (5.23 million).

“The economic lockdowns have temporarily disrupted home sales,” says Lawrence Yun, NAR’s chief economist. “But the listings that are on the market are still attracting buyers and boosting home prices.”

April’s sales of existing home are the lowest since July 2010 (3.45 million) and the largest month-over-month drop since July 2010 (-22.5%).

The median price of existing homes for all housing types in April was $286,800, an increase of 7.4% from April 2019 ($267,000), with prices increasing in every region. April’s national price increase marks 98 consecutive months of year-over-year gains.

Home prices in the Chattanooga area have increased from $186,500 in July 2018 to $216,000 in April 2020, for 22 months of rising prices, the local MLS reports.

Yun says record-low mortgage rates will be the key factor driving housing demand as state economies steadily reopen. “Still, more listings and increased home construction will be needed to tame price growth,” he adds.

Brandi Pearl Thompson, president of Greater Chattanooga Realtors, says low mortgage rates could fuel sales in the remote areas of Hamilton County. “Mortgage rates allow buyers to buy more house,” Thompson explains. “However, that typically comes with higher property taxes, which in turn lower the amount a buyer can buy. This can fuel growth outside the city and great opportunities in the county that might not have been there before.”

Housing inventory
Nationally, total housing inventory at the end of April totaled 1.47 million units, down 1.3% from March, and down 19.7% from one year ago (1.83 million). Unsold inventory sits at a 4.1-month supply at the current sales pace, up from 3.4-month in March and down from the 4.2-month figure recorded in April 2019. Thompson says housing inventory in the Chattanooga area has reached a historic low, going from a 3.8-month supply in November 2018 to the current

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Graphic provided

Pandemic continues to dampen housing market locally, nationally

HOUSING SNAPSHOT

EXISTING-HOME SALES

APRIL 2020

SALES

4.33*

MILLION

$286,800

MEDIAN SALES PRICE

YoY ↑ 7.4%

INVENTORY

4.1 months

4.2 months

IN APRIL 2019

*Seasonally Adjusted Annual Rate

Graphic provided
Help for homeowners during recovery from pandemic

With the outbreak of COVID-19 this spring and the stay-at-home orders issued for most of the tri-state area, residents have spent more time in their houses than ever before. Our homes have taken on a new meaning as they became our new offices, playgrounds, sporting fields, entertainment venues and a safe refuge.

The good news is the U.S. homeownership rate increased at the beginning of this year, new analysis by the National Association of Home Builders (NAHB) shows. The Census Bureau’s Housing Vacancy Survey shows the number of homeowners rose by 2.6 million in the first quarter of 2020, bringing the U.S. homeownership rate to 65.3%.

The number of homeowner households has been climbing since the third quarter of 2015 and homeownership rates among all age groups increased in the first quarter 2020. The data reveal that millions of families were able to hunker down in a place they owned as the pandemic unfolded.

Homeowners who are experiencing financial hardship as a result of COVID-19 should be aware of mortgage payment options available.

The U.S. Department of Housing and Urban Development recommends that homeowners continue to make their monthly mortgage payments if they can. However, Fannie Mae and Freddie Mac announced options for homeowners if their ability to pay their mortgage is impacted by COVID-19.

If a loan is owned by Fannie Mae or Freddie Mac, borrowers might be eligible to delay making their monthly mortgage payments for a temporary period during which late fees won’t be incurred and foreclosure and other legal proceedings will be suspended.

You can check online to see if your loan is owned by either of these entities at www.knowyouroptions.com/loanlookup (Fannie Mae) and www3.freddiemac.com/loanlookup (Freddie Mac).

Borrowers impacted by the coronavirus are encouraged to contact their mortgage service providers to discuss mortgage assistance and relief options.

In times of economic uncertainty, homeowners must be vigilant and steer clear of bad actors who might want to steal personal information related to their property. The Federal Housing Finance Agency is urging consumers to watch out for fraudulent calls, emails or text messages posing as Fannie Mae or Freddie Mac, requests for upfront cash for mortgage relief, or unsolicited offers for mortgage assistance.

To find a new homebuyer or Realtor in the Greater Chattanooga area, visit the HBAGC online directory at HBAGC.net.

4.74 million in March, and down 15.5% to 3.94 million in April, down 16.9% from April 2019, the NAR reports. Fifty-six percent of homes sold in April 2020 were on the market for less than a month.

Locally, January and February had slight increases in days on market from 57 to 61 and then the traditional decrease to 50 with the onset of the spring market. This represents a 2% decrease year-over-year, Thompson says.

Distressed sales

Nationally, distressed sales represented 3% of sales in April, which was about even with both March 2020 and April 2019, the NAR reports. Locally, distressed sales for the last 12 months have represented 3.5% of transactions. This number jumped to 3.8% in April 2020, when Realtors closed 812 units, 31 of which were distressed sales.

Single-family, condo/co-op

Nationally, single-family home sales sat at a seasonally-adjusted annual rate of 3.94 million in April, down 16.9% from 4.74 million in March, and down 15.5% from one year ago. The median existing single-family home price was $288,700 in April, up 7.3% from April 2019.

Existing condominium and co-op sales were recorded at a seasonally adjusted annual rate of 390,000 units in April, down 36.4% from March and down 51.6% from a year ago. The median existing condo price was $267,200 in April, an increase of 7.1% from a year ago.

There appears to be a shift in preference for single-family homes over condominium dwellings,” Yun says. “This trend could be long-lasting as remote work and larger housing needs will become widely prevalent even after we emerge from this pandemic.”

Thompson says the single-family market is strong in the Chattanooga region. “The outlying areas are seeing an uptick in searches and requests for land and farms,” she says. “We’re getting more inquiries from out of state from people living in major metros looking to move to the small metro of Chattanooga. With more and more companies allowing employees to work remotely permanently, the influx of buyers will mostly likely continue.”

While virtually every sector of the American economy has been hit hard by this pandemic, our nation’s 1.4 million Realtors have continued to show an undying commitment to their profession, their clients and America’s real estate industry,” says NAR President Vince Malta.

“As we find during any time of crisis, we have a tremendous opportunity to evolve and emerge stronger and more efficient. Having renewed our focus on new, innovative ways to serve American consumers, I’m confident the real estate sector and our nation’s Realtors are uniquely positioned to lead America’s economic recovery.”

Sources: National Association of Realtors; Great Chattanooga Association of Realtors

2.4-month supply. While this has frustrated buyers, it’s an indication of a strong seller’s market, she adds.

“It’s no longer rate for homes to receive multiple offers. It’s actually become the standard. If a home is priced right, it will sell,” Thompson says. “One difference between this bump and the recession 10 years ago, is 10 years ago, levels of inventory were over 11 months, and in some ZIP codes over 24 months. We now have more eligible homeowners, but we have not kept up with the pace needed for new construction and we do not have the inventory.”

Days on market

Nationally, properties typically remained on the market for 27 days in April, down from 29 days in March but up from 24 days in April 2019, the NAR reports. Fifty-six percent of homes sold in April 2020 were on the market for less than a month.

Locally, January and February had slight increases in days on market from 57 to 61 and then the traditional decrease to 50 with the onset of the spring market. This represents a 2% decrease year-over-year, Thompson says.

Distressed sales

Nationally, distressed sales represented 3% of sales in April, which was about even with both March 2020 and April 2019, the NAR reports. Locally, distressed sales for the last 12 months have represented 3.5% of transactions. This number jumped to 3.8% in April 2020, when Realtors closed 812 units, 31 of which were distressed sales.

Single-family, condo/co-op

Nationally, single-family home sales sat at a seasonally-adjusted annual rate of 3.94 million in April, down 16.9% from 4.74 million in March, and down 15.5% from one year ago. The median existing single-family home price was $288,700 in April, up 7.3% from April 2019.

Existing condominium and co-op sales were recorded at a seasonally adjusted annual rate of 390,000 units in April, down 36.4% from March and down 51.6% from a year ago. The median existing condo price was $267,200 in April, an increase of 7.1% from a year ago.

There appears to be a shift in preference for single-family homes over condominium dwellings,” Yun says. “This trend could be long-lasting as remote work and larger housing needs will become widely prevalent even after we emerge from this pandemic.”

Thompson says the single-family market is strong in the Chattanooga region. “The outlying areas are seeing an uptick in searches and requests for land and farms,” she says. “We’re getting more inquiries from out of state from people living in major metros looking to move to the small metro of Chattanooga. With more and more companies allowing employees to work remotely permanently, the influx of buyers will mostly likely continue.”

While virtually every sector of the American economy has been hit hard by this pandemic, our nation’s 1.4 million Realtors have continued to show an undying commitment to their profession, their clients and America’s real estate industry,” says NAR President Vince Malta.

“As we find during any time of crisis, we have a tremendous opportunity to evolve and emerge stronger and more efficient. Having renewed our focus on new, innovative ways to serve American consumers, I’m confident the real estate sector and our nation’s Realtors are uniquely positioned to lead America’s economic recovery.”

Sources: National Association of Realtors; Great Chattanooga Association of Realtors
‘Fear is like a fire’

Agent has advice to help you build ‘mental armor’

Every schedule, every plan you made in February was shot.

March began, and life changed in big ways and small. Calendars were tossed, and things got scary. Maybe they still are.

So how did you deal with the virus, its impacts and its unknowns? What will you do if it recurs? In “Becoming Bulletproof” by Evy Poumpouras, there may be many distinct answers to that question.

Five months after joining the NYPD at the age of 23, Poumpouras received a “conditional offer of employment” with the Secret Service. By that time she was physically fit, emotionally ready for challenge and had learned much about herself and others, a good thing, since this wasn’t long before Sept. 11, 2001.

That day, she helped others and was commended for it, though she was reluctant to get the kudos. Helping was her job and, she says, “being willing to help... is the first step toward becoming bulletproof.”

The second step is knowing your adversity reaction, or your ‘F3.’ Do you fight, flee or freeze when disaster happens? Knowing your automatic response will let you harness your fear and give you a split-second chance to decide on the validity of instantaneous reactions. In decision-making, knowing your F3 will help you recognize what kind of regret you fear is keeping you from making a difficult decision. Knowing your F3 will also help you to “prepare your mental armor,” which you’ll want to do soon, to give yourself more control over any sort of adversity you might face.

“Fear is like fire,” Poumpouras says. “If you extinguish it while it’s small, it won’t become an inferno.”

Super crossword

FIRST-CLASS ATHLETES

KING FEATURES

The second step is knowing your adversity reaction, or your ‘F3.’ Do you fight, flee or freeze when disaster happens? Knowing your automatic response will let you harness your fears and give you a split-second chance to decide on the validity of instantaneous reactions. In decision-making, knowing your F3 will help you recognize what kind of regret you fear is keeping you from making a difficult decision. Your F3 will also help you to “prepare your mental armor,” which you’ll want to do soon, to give yourself more control over any sort of adversity you might face.

“Fear is like fire,” Poumpouras says. “If you extinguish it while it’s small, it won’t become an inferno.”

Once you know how to handle your fear and your reactions to it, then “become a human lie detector” by knowing exactly how to read people. That’s also a good time to know how to present yourself, to keep others from reading you.

You might have used books to distract you during the COVID-19 shutdown, and there’s nothing like a good spy story for that.

Nothing, except maybe a thrilling and true story that’ll help you survive crisis and calamity. Nothing that’s all cloak-and-daggerish, though; no, maybe something like “Becoming Bulletproof.”

The author uses brutal, serious honesty, generously tinged with spirit, humor and confidence, in a personal look at the hard road that leads to one of the most elite organizations in this nation, and how she traveled it.

That’s impressively fascinating but not a distraction; Poumpouras returns to the meat of her book again and again, never letting readers lose focus on the reason for it, which is how to gain resilience and control.

Don’t be surprised, then, if you find latent superpowers, or you suddenly feel 10 feet tall.

This book will appeal to lovers of espionage, business readers and, because of her work with the Secret Service, to presidential history buffs. Or if you’re just up for an action-packed, informational, steely-eyed read, give “Becoming Bulletproof” a shot.

Terra Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
Don't wait for crisis

Find free, solid money advice in uncertain times

If you have money questions—and who among us doesn’t right now?—there are plenty of people willing to offer advice, including friends, relatives and random strangers on the internet.

Finding someone who knows what they’re talking about and isn’t trying to take advantage of you, can be tough. Fortunately, several groups of credentialed, trustworthy financial advisers are stepping up to offer free help.

Groups such as the Financial Planning Association, the XY Planning Network, the National Association of Personal Financial Advisors, the Association for Financial Counseling & Planning Education and the National Foundation for Credit Counseling are among the organizations offering free consultations to help people navigate the pandemic’s economic fallout. You can find links to the programs by either navigating to the organizations’ sites or searching for their names and the phrase “pro bono coronavirus.” (Pro bono means free.)

“There are so many different pieces of information and misinformation,” says Rebecca Wiggins, executive director of the AFCPE, which grants credentials to financial counselors. “If you’re not working with somebody who really understands the full picture, you could make really bad decisions.”

Huge need for help

Nine out of 10 U.S. adults say the coronavirus pandemic has caused them financial stress in an early April survey by the National Endowment for Financial Education. Tens of millions are unemployed, furloughed or struggling with pay cuts, and those numbers are expected to rise. A volatile stock market is hammering retirement funds and other investments.

At the same time, what people need to know about money is changing. Congress has altered tax laws, temporarily banned certain foreclosures and evictions, made it easier to tap retirement fund balances without having to pay the usual 10% early withdrawal penalty. Income taxes are still owed on withdrawals, but the tax bill can be spread over three years. If you pay the money back, the taxes can be refunded.

What this reader actually got was a regular distribution—in other words, the 401(k) was cashed out. That triggers a hardship withdrawal option (not all do), that the reader was eligible (people must be affected physically or financially by COVID-19) and that the paperwork was properly filled out.

What you can expect

Consultations typically will be virtual, taking place over the phone or using videoconferencing software. All the financial advisers offering free services can help with topics such as budgeting, unemployment benefits, debt management and making the best use of CARES Act relief checks. Certified financial planners with the FPAs, the NAPFA and the XY Planning Network also can advise on more specialized topics, such as the Paycheck Protection Program and other help for small businesses. Credit counselors, meanwhile, work with creditors to arrange debt payoff plans and know about available forbearance programs.

“The options vary considerably depending on the lender you speak to, the type of loan or line of credit that you have and the circumstances that you’re dealing with,” says NFCC spokesman Bruce McClary, adding that a nonprofit credit counseling agency can help people prepare for those conversations with creditors.

Also, you don’t have to be in a financial crisis to ask for a free consultation with an adviser. Wiggins says if you’re hoping to eventually hire a financial adviser, you want to make sure the person is a fiduciary, which means they are required to put your interests ahead of their own.

“This could be your opportunity to talk with somebody to get prepared for the future,” she says. “We don’t really know what’s going to happen. Let’s make sure we get our finances in order and set up a really good spending plan.”

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

DOJ grants Hamilton County COVID-19 funds

The Department of Justice in May announced a $57,554 grant to Hamilton County in response to the public safety challenges COVID-19 poses. The grant is available under the Coronavirus Emergency Supplemental Funding program, authorized by the recent stimulus legislation signed by President Donald Trump.

“As this country continues to fight COVID-19, our office remains committed to deterring, investigating and prosecuting those who seek to take advantage of the COVID-19 pandemic,” says U.S. Attorney J. Douglas Overbey.

“This funding will provide much-needed relief.”

“The outbreak of COVID-19 and the public health emergency it created are sobering reminders that even the most routine duties performed by our nation’s public safety officials carry potentially grave risks—often little known to the brave professionals charged with keeping citizens safe.”

Potential uses of these funds include hiring personnel, paying overtime, purchasing protective equipment, distributing resources to hard-hit areas and ad hoc planning.

Agencies eligible for the fiscal year 2019 state and local Edward Byrne Memorial Justice Assistance Grant Program are candidates for the emergency funding.

Source: Department of Justice


LIZ WESTON PERSONAL FINANCE

Issa also continues to align his business with his “pillars” of his life—social justice, science and art. “We’re an equal opportunity employer,” Issa says. “Even though it’s a Muslim school, we think only about how we can best raise the kids to be great citizens.”

Issa is able to devote a generous measure of his time to the school—where he serves as president of the board—now that two of his three sons have joined the family business. He says he taught Amin and Tarik everything he knows, which has allowed him to place many of his weightier responsibilities on his younger backs while he meets with the public and handles the occasional negotiation.

Issa also continues to align his business with his “pillars” of the future, including how the coronavirus pandemic will affect the economy.

“We’re formulating a different model based on restaurants and essential businesses, he says. “People can’t live without restaurants, and most of the restaurants that have a drive-thru stayed open, so we’re going to do as many drive-thrus as possible as we build new locations.”

In keeping with this plan, the Panera restaurant his company is developing at the old Firestone auto center next to Northgate Mall and the neighboring Buddy’s Bar-B-Q will both have drive-thrus.

Issa has also purchased the former home of J.C. Penny at Northgate Mall and is close to closing on the old Sears, though he doesn’t say how he intends to utilize those spaces. Whatever he decides, it will be the outcome of careful planning.

“We want to make sure we’re always ahead of the curve,” he says.

Issa says another benefit of having less work to do is being able to spend more time with his wife of over 30 years, Amari Issa. He says she has made his life easy, and that her patience and constant smile have made him happy.

“She’s the true secret of my success,” he beams. “We’re more than just husband and wife; we’re very close friends. We never stop talking when we’re together. It’s like we just met.”

In addition to converting nonstop, Issa and his wife love to travel. Although COVID-19 has temporarily halted their excursions, he’s looking forward to visiting Jerusalem and possibly Japan and Asia once they’re able to.

Issa, who grew up in a community in which Muslims and Christians lived side-by-side and children of both religions played and attended school together, enjoys these trips—not just for the experiences they provide but also because they remind him of how small the world is.

“We’re in the little village,” he says. “At much as we love our country, when it comes to human beings, everyone is the same. No one is better than anyone else, whether you’re worth a billion dollars or you don’t have a penny.”

“You should have the same respect for both individuals and treat everyone like you want them to treat you. And when you do that, you’ll be happy.”

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STATE OF TENNESSEE

GENERAL SESSIONS COURT OF HAMILTON COUNTY

Docket Number: 19GS2747

Plaintiff: "CHECKS FOR CASH"

Defendant: "GOODWIN CHRISTINE"

Docket Number: 2003003

Plaintiff: "MAYFIELD AND LESTER"

Defendant: "RYAN LYNN COBLER-KNIGHT"

Docket Number: 20-02479 FC01

Plaintiff: "JOHNSON DAVE"

Defendant: "WELDEN JONI R"

Docket Number: 19GS2452

Plaintiff: "MAYFIELD AND LESTER"

Defendant: "KNIGHT answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, notifying said non-resident that unless JAMIE MARIE PONDS answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by JEFFERY J. DOWNER and the case will be set for hearing ex parte or without JEFFERY J. DOWNER presence. This 13th day of May 2020.

LARRY L. HENRY
Circuit Court Clerk

Jeffrey Pond answers and makes defense to the complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, notifying said non-resident that unless JAMIE MARIE PONDS answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by JAMIE MARIE PONDS and the case will be set for hearing ex parte or without JAMIE MARIE PONDS presence. This 18th day of May 2020.

LARRY L. HENRY
Circuit Court Clerk

Defendant: "MEYERS and LESTER"

Plaintiff: "Jillian Lively, Deputy Clerk"

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Miss. Notices

Continued from page 13

June 16, 2020 at 5:00 p.m.
Commissioner meetings on June 15, 2020 and June 16, 2020 at 6:00 p.m.
In order to better comply with social distancing requirements, both meetings will be held at the Joseph Glasscock Community Center, located at 1053 Tom Weathers Dr. Agenda information will be posted on our web site at www.chcrrpa.org and available at Red Bank City Hall, 3355 Dayton Blvd. All meetings are open to the public.

Tom Thornton
City Manager
May 29, 2020
M9p11144

Page 14
May 29-June 4, 2020

Chattanooga-Hamilton County Regional Planning Commission Meeting Notice

NOTICE IS HEREBY GIVEN, pursuant to T.C.A. § 8-4-103 et seq. and Governor’s Executive Order No. 34, that a virtual electronic meeting will be held for the Chattanooga-Hamilton County Regional Planning Commission on Monday, June 8, 2020 at 3:00 p.m. (Eastern). Please monitor the RPA website at www.chcrrpa.org and local newspapers for possible changes with regard to the June 8th, 2020 meeting of the Chattanooga-Hamilton County Regional Planning Commission.

This electronic meeting will be provided by computer or phone as the Zone might choose. It will be located at https://chcrrpa.org accessing via the following:

Join via PC, Mac, iPhone, Android device: Please click this URL to join: https://chcrrpa.org

Or by phone: Dial (for the higher quality, dial a number based on your current location):
888 788 0099 (Toll Free) or 877 853 5247
zoom.us/j/97803659435

The Chattanooga-Hamilton County Regional Planning Commission will take action on the following items:

Subdivision Plats - Hamilton County

May 29, 2020 - 205 Woodvale Avenue (Allan Villegas) – Reduce setback on existing SD 2020-0026 - 505 Woodvale Ave Variance 057 - 7023 Hixson Pike

Ellsworth - Tax Map 092 060; 092 059; 092 058

SD 2020-0028 – Preliminary Plat Villages at 2020-0051 – Jerri Price – 1006 E. 14th Street

Lot Line Zone

Lot Line Zone

Subdivision Plats - Hamilton County

May 29, 2020 Mpr21147

1G1PC5SB8E7159969, 2004 Chevy 1G1ND-2505 E. 12th Street, and 1024 Peachtree Street – Rezone R-3 Residential Zone to R-T/Z Residential Townhouse Zero Lot Line Zone

5008 Montcrest Dr, Chattanooga, 37416 2020-04-10; 2020-04-17; 2020-04-24 Ronald L. Andrews and Ilene P. Andrews Shapiro and Ingle, LLP

Iron 1194 Hooker Rd- 2008

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requirement, both meetings will be held at the Joseph Glasscock Community Center, located at 1053 Tom Weathers Dr. Agenda information will be posted on our web site at www.chcrrpa.org and available at Red Bank City Hall, 3355 Dayton Blvd. All meetings are open to the public.

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The following vehicles will be up for auc-

0140 16XV51358599160 306 902 957 - 7023 Hixson P

5004423546748 947 - 3353 St. Elmo P.O.D. - Kevin Bollard - 335 St. Elmo Avenue – Rezone R-1 Manufacturing Zone to UGC Urban General Commercial Zone

2020-0073 - Joseph Ingram - 2002 Bennett Avenue - Rezone R-2 Residential Zone to R-T/Z Residential Townhouse Zero Lot Line Zone

2020-0074 - Matt Lyle – 1001 and 1003 S. Beech Street – Rezone R-2 Residential Zone to R-3 Commercial Zone

2020-0075 – Matt Lyle – 1001 and 1003 S. Beech Street – Rezone R-2 Residential Townhouse Zero Lot Line Zone to UGC Urban General Commercial Zone

2020-0072 - Pratt and Associates, LLC – 5235 and 5247036Hixson Piken and 5117 and 5120 Gooden Lane – Rezone R-1 Residential Zone to R-3 Residential Zone

2020-0070 - M. E. Young – 1801 Order St. and 1024 Peachtree Street – Rezone R-2 Residential Zone to R-T/Z Residential Townhouse Zone


2020-0067 - Kevin Bozeman - 1001 Libby Lane – Rezone R-2 Residential Zone to R-T/Z Residential Townhouse Zero Lot Line Zone

2020-0065 - Christina Williams – 1515. E. 14th Street – Rezone R-3 Residential Zone to UGC Urban General Commercial Zone

2020-0064 - Jon Jenkins - 1000 E. 14th Street – Rezone from R-3 Residential Zone to UGC Urban General Commercial Zone

2020-0055 - Allan Villegas – Reduce setback on existing SD 2020-0026 - 505 Woodvale Ave Variance 057 - 7023 Hixson Pike

Ellsworth - Tax Map 092 060; 092 059; 092 058

5008 Montcrest Dr, Chattanooga, 37416 2020-04-10; 2020-04-17; 2020-04-24 Ronald L. Andrews and Ilene P. Andrews Shapiro and Ingle, LLP

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The following vehicles will be up for auc-

0140 16XV51358599160 306 902 957 - 7023 Hixson P
May 29-June 4, 2020

In addition to salt and pepper, I spotted Parmesan cheese, red pepper flakes and garlic salt.

Apparently, my wife had forgotten to pass on one important criteria for pizza places that want to be authentically New York: You have to have garlic salt on the table. She drew this point home as I watched her blanket her slice with the stuff.

So far, so good. But Goodfellas had to pass several more tests before earning my wife’s stamp of approval, so I waited with bated breath as she lifted her slice to her mouth.

And that’s when things went briefly awry.

“All those olives?” she asked before taking the bite, her familiar scowl appearing for the first time since entering Goodfellas.

Indeed, they were. The girl at the counter had identified it as mushroom pizza, possible because she couldn’t see the half-cup of sliced green olives that was buried among the other ingredients.

After plucking off the offending fruits, my wife took her first bite and then scowled again. “It’s cold,” she said, looking disappointed as she placed the pizza on her plate.

Mine was, too, and we’d been seated only a couple of minutes. Hoping to replace her scowl with a smile, I bought only a couple of minutes. Hoping to give her a slice of cheese pizza and asked the crew to heat it up in the oven before serving her.

That put our meal back on course. Using both hands, she picked up the slice and bit into it with a satisfying crunch. She then nodded her approval as she chewed and folded the slice in half — another important litmus test for pizza crust.

“This is New York City crust,” she said, making me pause mid-bite. “It’s even better than New York Pizza Department’s crust.

The comparison to the crust at New York Pizza Department in Hixson — my wife’s favorite local pizzeria — was high praise. Not only has she never mentioned another pizza place in the same breath as NYPD, she rarely favors local crust.

She liked the sauce, too, although there was more of it than she would have preferred. I, however, thought the sauce was perfect.

I liked the cheese, too, but I knew it wouldn’t meet my wife’s standards. “The cheese could be better,” she said, as if she was reading my mind.

As she finished her slice, she took a few moments to comment on the atmosphere. She thought the Prohibition Era barreled in the center of the restaurant and the black and white photos of mafia bosses on the original brick walls were a nice touch, and I liked the Roaring Twenties jazz playing in the background.

Goodfellas also comes complete with a bar and lounge seating on the main floor and a so-called Wiseguys Lounge in the basement. Unfortunately, the latter was not yet open during our visit, so we were not afforded even a peak at the space. But I imagine it only adds to the experience of spending time at a place called “Goodfellas.”

After a bumpy start, Goodfellas did what I thought was impossible: Generally impress my wife. She even said she’d go back, which we rarely do once she tries a place.

Goodfellas isn’t the only pizzeria outside the Big Apple that claims to offer a slice of New York City, but according to my wife, it’s one of the few that actually do. Color me surprised.

Located at 1208 King Street, Goodfellas is currently open Thursday through Sunday from 11 a.m.-midnight. Read more at www.goodfellaspizzeria.com.
Working from home has opened new possibilities

We can all agree this pandemic has been horrific. Regardless of how much or how little you were impacted, you were impacted. You probably spent more time inside your own four walls at home than you ever imagined.

And, you may have learned to work from home while balancing your spouse, pets and children.

Eventually, our children will go back to school and our spouses will go back to work. Stores will reopen. We'll all be able to get a haircut and find toilet paper with more ease.

Stores will reopen. We'll all be able to get a haircut and find toilet paper with more ease. We've been forced to return to the older days of doing work at home.

For example, Twitter announced it will allow remote workers to work from home permanently. And, you may have heard of Copeland Coaching, can be reached at copelandcoaching.com.

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

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COPELAND CORNER

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The Tennessee Organization of School Superintendents has recognized Bryan Johnson, Ed.D., superintendent of Hamilton County Schools, as the Southeast Tennessee Superintendent of the Year.

T OSS chose Johnson based on his leadership in learning, communication, professionalism and community involvement, the organization stated. Johnson holds community listening sessions every year to bring the general public into the budget setting process to determine priorities.

He also has sit-downs with teachers to hear how district policies impact the classroom and what can be done to help teachers be more effective in reaching children.

Johnson also has a Teachers Cabinet that shares ideas with him to improve results for children.

To gain the perspective of his students, he has the Superintendent Student Advisory Council provide him with insight into how students view their school experience.

Johnson just completed his third school year with Hamilton County Schools. He will be one of eight finalists for Tennessee Superintendent of the Year.

Since Johnson took over the school system in July 2017, the district has moved from 130th in student growth in Tennessee to the second-ranked district in student growth, making Hamilton County Schools the fastest improving district in Tennessee.

Additionally, the district was at level one in the Tennessee Value-Added Assessment System in 2017 and is now at level five – the top level for academic growth in the state. Hamilton County Schools earned level five as a district overall and in every individual category.

“It’s a tremendous honor to be selected by your peers, who themselves are doing great work for children each day,” Johnson says. “The selection is a testament to the hard work of our great teachers, leaders and community.”

In February, Education Week selected Johnson as one of its Leaders to Learn From for 2020. Education Week honored Johnson for bringing Future Ready Institutes to Hamilton County Schools and the impact those have on preparing graduates for the future.

Source: Hamilton County Schools