By David Laprad

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EB-5 Investors Magazine recognizes Baker Donelson’s Robert Divine

EB-5 Investors Magazine has included Baker Donelson attorney Robert Divine in its list of Top Attorneys in Specialized Fields. This list features attorneys who are recognized in specialized EB-5 practice groups that focus on EB-5 policy and lobbying matters, complex cases and immigration compliance.

Divine is the leader of Baker Donelson’s Immigration Group and a shareholder in the firm’s Washington, D.C. and Chattanooga offices. He serves clients throughout the world in the arrangement of business-based temporary and permanent immigration status.

For seven years, Divine served as vice president of Invest in the USA, the national industry association of EB-5 regional centers. In 2018, the IUSA recognized Divine at its EB-5 Industry Achievement Awards with the EB-5 Hero award and the Industry Thought Leader award for his service and contributions to the industry.

From 2004-2006, Divine served as chief counsel of United States Citizenship and Immigration Services. From 2005-2006, he served as acting director and acting deputy director of USCIS, spearheading the USCIS Transformation Program, testifying in Congress about the E-Verify system, enhancing operational security and increasing transparency of rules and procedures.

Divine is a frequent speaker on U.S. and international immigration rules, policies and procedures and has authored “Immigration Practice” for Juris Publishing since 1994.

Honorees in the EB-5 Top Attorney lists are selected through an EB-5 industrywide vote and input and analysis from the magazine’s editorial board and in-house team. Candidates are evaluated based on their experience in the industry as well as their track record and reputation within the field.

Source: Baker Donelson

Grant, Konvalinka & Harrison welcomes new administrator

Ursula Carter has joined Grant, Konvalinka & Harrison as firm administrator, providing administrative and human resources support for the firm and its staff.

Carter has over 15 years of experience in operations, finance and office management. She and her family returned to Chattanooga in 2018 after living in Flossmoor, Illinois, for 15 years.

Carter is a Columbus, Georgia, native and a graduate of the University of Georgia.

Source: Grant, Konvalinka & Harrison
Hamilton County Schools has selected four new principals for the 2020-21 school year. The schools receiving new leaders are Allen Elementary, East Brainerd Elementary, Daisy Elementary, and East Ridge Middle School.

“High-quality leadership is vital to the success of our schools and learning communities as we push forward to higher achievement, even with the knowledge that certain challenges lie ahead,” says Neelie Parker, chief schools officer of Hamilton County Schools. “We understand the gravity of the school dynamic and how a quality leader manages change and sets the focus and culture, leading to the success of children in our schools.”

Daisy Elementary Assistant Principal Jill Hall will step into the principal role at the school. She will replace Lee Ziegler, who’s moving to Hixson High School to take over for retiring principal Lee Sims.

Hall has been with Hamilton County Schools since 2001. In addition to serving as assistant principal of Daisy Elementary, she has taught kindergarten and second and third grades at Red Bank Elementary and Spring Creek Elementary.

Hall holds a graduate of the University of Tennessee at Chattanooga and a master’s degree from Trevecca Nazarene University. Phillip Greenes comes from Laurens County, Georgia, to lead Allen Elementary. He returns to Hamilton County after nine years in leadership positions in school districts in Georgia, including assistant principal, principal and director of human resources. Before serving as a leader, Greenes was a school counselor for 16 years.

Greenes replaces Chris Tillit, who will be the new principal at Red Bank High School.

After earning a degree in psychology at Berry College, a master’s in school counseling at the University of Tennessee at Chattanooga and an educational specialist in administration and supervision degree at Lincoln Memorial University, Greenes earned a doctor of education in leadership and professional practice at Trevecca Nazarene in Nashville.

Hamilton County Schools has tapped Saunya Goss to lead East Brainerd Elementary through its transition to a temporary location following the damage the school sustained during the Easter Sunday tornado. She will take over for Dr. Marthel Young, who’s retiring.

Goss currently serves as the elementary director of the Opportunity Zone. Previously, she served as principal at Battle Academy from 2010-2017 and assistant principal at Westview Elementary from 2008-2010. Before moving into administration, she was the school psychologist and gifted teacher at Battle Academy.

Goss graduated from Chattanooga School for the Arts and Sciences and holds bachelor’s, master’s and specialist degrees from the University of Tennessee at Chattanooga. She is currently pursuing a doctoral degree from Carson-Newman University.

John Tharp will take his 27 years of experience in education to Red Bank Middle School. He is taking over for Andrea Edmondson, who will begin working with federal programs in the fall.

Tharp has served as executive director for the Harrison Bay Learning Community in Hamilton County Schools since May 2018. He has been an executive director, teacher, principal, assistant superintendent, superintendent and university professor during his career.

Tharp earned his undergraduate degree at Illinois Wesleyan University. He holds a doctorate from the University of North Carolina.

Source: Hamilton County Schools

Goss

Greenes

Hall

Tharp

HC Schools names four new principals

An estimated 1,100 Methodists from East Tennessee, southwest Virginia and North Georgia are attending the 147th annual session of the churches’ Holston Conference this week at the Brainerd United Methodist Church.

Carl L. Gibson, president of Lookout Advertising Agency of Chattanooga, and Arthur W. Lavidge, chairman of the board of Lavidge & Associates of Knoxville and Greensboro, North Carolina, announced this week that the two agencies have merged but will retain their present names and all personnel.

The merger puts the combined operation in the top 1% in annual billings of all advertising agencies in the Southeast and in the top 5% nationally, the two executives said.

The Chattanooga Area Regional Council of Governments will be cited for its plans for a regional solid waste disposal program at the 51st annual Tennessee Municipal League Conference in Nashville June 24-26.

Some 275 seniors and graduate students, representing 12 states and six foreign nations, were awarded degrees Monday evening, June 9, by the University of Tennessee at Chattanooga at commencement exercises in Maclellan Gymnasium. Dr. David Matthews, president of the University of Alabama, delivered the address. His topic was “The Case for Tough-Minded Idealism.”

City school officials Monday asked the City Commission for a 1970-71 budget of $16,594,791, an increase of $1,627,166 over the budget for the 1969-70 fiscal year. The proposed budget includes an increase of $400 per teacher and proportionate increases for principals and other higher-ranking personnel.

Arthur Hall, former president of the Chattanooga Quarterback Club, head coach of the East Ridge Chalkers, head football coach at UTC, have organized a fundraising drive for UTC athletic Phil Payne, who was critically injured several weeks ago in a diving accident at Lula Lake. A three-year letterman in football, Payne remains in critical condition at Erlanger Hospital, paralyzed from the neck down, his spinal cord severed.

Gene C. Stevens, manager of Chamberlain Insurance Agency, has been elected commander of Summers-Whitehead Post 14 of the American Legion. Harold Parrish has been elected vice commander. Stevens will succeed Carl E. Levi, July 18, when he officially takes office at the state convention in Nashville.

Dr. Robert H. Anacker and his wife, Dr. Hilde Anacker, professors in the department of modern languages at UTC for almost 40 years, have announced their retirement from the University. The Anackers began their long tenure in 1932 when Dr. Anacker joined the modern languages department and Mrs. Anacker became a faculty member the following year.

Hamilton National Bank of Chattanooga opened its 21st branch office Wednesday at 1901 E. 23rd Street. It was the fifth branch office opened in the Chattanooga area since the first of the year. The others are Medical Center branch, Lookout Valley, Doddy-Daisy and East Ridge.

Dr. E.E. Wiley Jr., and the Rev. Lon Moneyhun, both former Chattanooga Methodist pastors, have been appointed district superintendents in the Holston Conference. Bishop L. Scott Allen announced Wednesday at Brainerd United Methodist Church, headquarters for the conference sessions being held here this week, Dr. Wiley is a former pastor of St. Elmo Methodist Church and of Centenary Methodist Church. The Rev. Mr. Moneyhun served Sts. Marks Methodist Church.

Dr. James W. Henry, principal of Chattanooga High School, has been promoted to coordinator of general education by the Chattanooga Board of Education. Dr. Henry will be succeeded as principal of City High by now assistant principal James D. Phifer, a promotion also approved by the education board. Dr. Henry has been principal at City since 1964. Mr. Phifer has been at City since 1959 as teacher, coach, athletic director and assistant principal.

Hamilton County Herald

103 years of service

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For editorial or advertising questions please call us at 423-602-9270.

– David Laprad, Editor

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Page 3
This office is attempting to collect a debt.

The right is reserved to adjourn the day of the sale to another day, time, and place certain

The sale of the property described above will be held for the highest and best bidder for cash, the following described property situated in Hamilton County, Tennessee:

The following described real estate situated in the Township of Chattanooga, Chattanooga, Tennessee, to set:
Lot Twenty-Eight (28) Bay View Subdivision, as shown by Plat Book 27 (27) of Records, page 42, qg, Register’s Office of Hamilton County, Tennessee. According to said plat said Tract fronts seventy (70) feet on the north line of Bay View Drive, extends southwesterly along the eastern line of said Tract to the point of beginning, having a distance of one hundred thirty-five (135) feet. The southwest corner of said lot being one hundred fifteen (115) feet northward from Bay View Street.

The following described real estate is conveyed to Linda Ann Brown Todd and George E.C. Todd, as tenants by the entirety, by Entries Deed dated 06/25/99 recorded in Book 5182, page 397, Register’s Office for Hamilton County, TN.

The following described real estate is situated in the Township of Chattanooga, Chattanooga, Tennessee, to set:
Lot Twenty-Five (25) Bay View Subdivision, as shown by Plat Book 27 (27) of Records, page 79, Register’s Office of Hamilton County, Tennessee. According to said plat said Tract fronts seventy (70) feet on the north line of Bay View Drive, extends southward along the eastern line of said Tract to the point of beginning, having a distance of one hundred thirty-five (135) feet. The southwest corner of said lot being one hundred fifteen (115) feet southward from Bay View Street.

The following described real estate is conveyed to Linda Ann Brown Todd and George E.C. Todd, as tenants by the entirety, by Entries Deed dated 06/25/99 recorded in Book 5182, page 397, Register’s Office for Hamilton County, TN.

The following described real estate is situated in the Township of Chattanooga, Chattanooga, Tennessee, to set:
Lot Twenty-Four (24) Bay View Subdivision, as shown by Plat Book 27 (27) of Records, page 79, Register’s Office of Hamilton County, Tennessee. According to said plat said Tract fronts seventy (70) feet on the north line of Bay View Drive, extends southward along the eastern line of said Tract to the point of beginning, having a distance of one hundred thirty-five (135) feet. The southwest corner of said lot being one hundred fifteen (115) feet southward from Bay View Street.

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The following described real estate is situated in the Township of Chattanooga, Chattanooga, Tennessee, to set:
Lot Twenty-Three (23) Bay View Subdivision, as shown by Plat Book 27 (27) of Records, page 79, Register’s Office of Hamilton County, Tennessee. According to said plat said Tract fronts seventy (70) feet on the north line of Bay View Drive, extends southward along the eastern line of said Tract to the point of beginning, having a distance of one hundred thirty-five (135) feet. The southwest corner of said lot being one hundred fifteen (115) feet southward from Bay View Street.

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The following described real estate is situated in the Township of Chattanooga, Chattanooga, Tennessee, to set:
Lot Twenty-Two (22) Bay View Subdivision, as shown by Plat Book 27 (27) of Records, page 79, Register’s Office of Hamilton County, Tennessee. According to said plat said Tract fronts seventy (70) feet on the north line of Bay View Drive, extends southward along the eastern line of said Tract to the point of beginning, having a distance of one hundred thirty-five (135) feet. The southwest corner of said lot being one hundred fifteen (115) feet southward from Bay View Street.

The following described real estate is conveyed to Linda Ann Brown Todd and George E.C. Todd, as tenants by the entirety, by Entries Deed dated 06/25/99 recorded in Book 5182, page 397, Register’s Office for Hamilton County, TN.

The following described real estate is situated in the Township of Chattanooga, Chattanooga, Tennessee, to set:
Lot Twenty-One (21) Bay View Subdivision, as shown by Plat Book 27 (27) of Records, page 79, Register’s Office of Hamilton County, Tennessee. According to said plat said Tract fronts seventy (70) feet on the north line of Bay View Drive, extends southward along the eastern line of said Tract to the point of beginning, having a distance of one hundred thirty-five (135) feet. The southwest corner of said lot being one hundred fifteen (115) feet southward from Bay View Street.
Some officials want to move notices from newspapers to government-run websites, where they may not be easily found.

This is like putting the fox in charge of the hen house.

When public notices reach the public, everyone benefits.

Keep Public Notices in Newspapers
Nearing retirement? What questions should you ask?

The recent market volatility has affected just about everybody’s financial and investment situations. So, if you were planning to retire soon, will it still be possible? Of course, the answer depends somewhat on your employment situation. With so many people’s jobs being affected by the coronavirus pandemic, your retirement plans may also have been thrown into confusion. But assuming your employment is still stable, what adjustments in your financial and investment strategies might you need to make for your retirement?

Here are a few areas to consider, and some questions to ask yourself:

- Retirement goals – Now is a good time to review your retirement goals and assess your progress toward achieving them. You may want to work with a financial professional to determine if the current environment has materially affected your goals or if you need to make modest adjustments to stay on track.

- Retirement lifestyle – You probably created your investment strategy with a particular type of retirement lifestyle in mind. Perhaps you had planned to become a world traveler when your working days were over. Of course, in the near term, extensive travel may not be possible, anyway, but once we move past the pandemic, your freedom to roam will likely return.

But if your investment portfolio is not where you thought it might be, can you (or do you want to) adapt your lifestyle plans? And can you accept the same flexibility with your other lifestyle goals, such as purchasing a vacation home, pursuing hobbies and so on?

Trade-offs – Based on your retirement goals and your willingness to adjust your retirement lifestyle, you’ll want to consider your options and trade-offs. For example, would you be willing to work more years than you had originally planned in exchange for greater confidence in your ability to enjoy a comfortable retirement lifestyle? By working longer, you can continue adding to your IRA and 401(k) or similar retirement plan, and you may be able to push back the date you start receiving Social Security to receive bigger monthly benefits. You might also review your budget for opportunities to reduce spending today and potentially save more toward your retirement goals.

- Social Security – You can file for Social Security benefits as early as 62, but you can get 25% to 30% more each year if you wait until your full retirement age, which is likely between 66 and 67. As you created your retirement plans, you likely also calculated when you would take Social Security, but you may need to review that choice. If you postpone retirement a few years, what effect will that have on when you choose to take Social Security and, consequently, the size of your benefits? You won’t want to make a hasty decision, because once you start taking Social Security, you can’t undo your choice.

This is certainly a challenging time to be entering retirement, and you’ll have some questions to answer. But even in the midst of uncertainty, you still have many choices. Consider them carefully and make the decisions that work for you.

Legacybox adds 60 full-time employees

Home movie and photo digitizer Legacybox has hired 60 full-time employees at its Chattanooga-based headquarters and production facility.

The new hires include employees across the company’s operations, including customer support, design, marketing, fulfillment and processing.

Legacybox is continuing to hire in a number of areas, including finance, human resources, production and development. Jobs are posted at apply.workable.com/southtree.

The new hires are all full-time employees with health care, paid time off and a matching 401(k) plan.

Legacybox now has 230 employees. The hiring comes as the company surpasses 850,000 customers.

“We’re building the team that will help us with growing demand and advance toward 1 million customers,” says Adam Boeselager, co-founder. “We’re proud to be able to offer work opportunities during a period that has been difficult for many – and in an environment built on safety.”

Legacybox has enjoyed national attention as a solution for gift giving and home projects. This includes recent features in Better Homes & Gardens and Vogue and appearances on the Home Shopping Network.

Source: Legacybox

Chattanooga Zoo welcomes three giraffes

The Chattanooga Zoo’s giraffe herd has arrived.

The Chattanooga Zoo received three male reticulated giraffes from the Freeport-McMoRan Audubon Species Survival Center in New Orleans. They are named George, Porter and Hardee Star, lived together as a herd at the center.

A professional carrier transported the giraffes to Chattanooga after working with both facilities to ensure the safety and comfort of the animals and plan the best route. The whole herd is doing well and acclimating to their new home,” says a news release from the zoo.

Reticulated giraffes are a subspecies of giraffe native to the Horn of Africa. They have a limited range across northern Kenya and small populations in the southern regions of Somalia and Ethiopia.

Habitat deconstruction and poaching threaten reticulated giraffes, which number about 15,780 in the wild.

“This is by far the greatest achievement to date for the little petting zoo I joined almost 35 years ago,” says Darde Long, Chattanooga Zoo president and CEO.

“We have achieved a towering feat few had dreamed was possible.”

The public can view the zoo’s giraffes inside their newly constructed giraffe barn or in their outdoor yard.

Source: Chattanooga Zoo
Newsmakers

SmartBank hires LeQuire as business deposit officer

Zack LeQuire has joined SmartBank as business deposit officer. He will be based in Chattanooga.

LeQuire will be responsible for developing new business from prospective clients through the acquisition of deposits as well as additional treasury management services.

Previously, LeQuire served as vice president – treasury management sales officer for First Horizon Bank and senior treasury analyst for U.S. Xpress in Chattanooga.

LeQuire earned a degree in business administration from the University of Tennessee at Chattanooga in 2011 and his MBA in 2017. He became a Certified Treasury Professional in 2016.

TLA recognizes ChattState’s Dwight Hunter

Chattanooga State’s Dwight Hunter is the 2019-20 recipient of the Tennessee Library Association’s Making a Difference Award.

Hunter is an assistant librarian in the Kohyck Library and Information Commons at Chattanooga State. He holds a Master of Science in information systems from the University of Tennessee at Knoxville and is VLILC’s policy writer.

Hunter also heads the library’s social media team and sits on the Tennessee Board of Regents’ Library Accessibility Task Force.

As a volunteer for the Tennessee Parent Teacher Association, Hunter created 300 hours of literacy programming for more than 38,000 members across the state. The program encouraged host museums to meet about the importance of reading and information literacy, hold family reading nights and start book clubs.

Hunter is president-elect of Tennessee PTA. He will begin his two-year presidency in July 2021.

At Chattanooga State, Hunter serves on the Campus Policy Review Board and the Paralegal Advisory Council. He will wrap up his term as president of the 2019-20 Professional Staff Association in June.

Hunter serves as co-chair of the TLA’s Bylaws and Procedures Committee, chair of the Membership Committee and lead of the New Members Roundtable.

He was awarded the Corporation for National and Community Service President’s Volunteer Service Award in 2006.

Chattanooga Theatre Center hires new executive director

Rodney Van Valkenburg joins the Chattanooga Theatre Center as executive director after a 19-year tenure at ArtsBuild.

The CTC hired Van Valkenburg after a national search for a new executive director.

Van Valkenburg is currently vice president of ArtsBuild. He will assume his new role Aug. 1.

Van Valkenburg previously served 13 years as the CTC’s first full-time youth and education director and then as part of a two-person executive team. At ArtsBuild, he has served as interim president, director of grants and initiatives, and director of communications and arts education.

Van Valkenburg has been an advisory committee member of the Kennedy Center’s Partners in Education Program and a grant panelist for the National Endowment for the Arts and the Tennessee Arts Commission.

He previously served as an executive committee member of the Southeastern Theatre Conference and is past president of the Tennessee Theatre Association.

He earned his Masters of Fine Arts in child drama from the University of North Carolina and a Bachelor of Fine Arts in theater from Indiana University.

Borkgren joins CHI Memorial Family Practice

Brenda Borkgren has joined the staff of CHI Memorial Family Practice Associates - Northgate.

Borkgren earned her bachelor’s and master’s degrees in nursing from University of Illinois in Chicago. She is board certified by the American Nurses Credentialing Center. She is also board certified in advanced diabetes management and is a clinical diabetes educator.

Borkgren has previously worked in hospital and primary care settings.

CHI Memorial Family Practice Associates - Northgate is located 1017 Executive Drive in Hixson. Call 423-870-1999 or visit CHIMemorialMedicalGroup.org for more information.

Blake joins CHI Memorial, CHI Memorial Integrative Medicine Associates

Melanie Blake, M.D., has joined CHI Memorial as a physician advisor and CHI Memorial Integrative Medicine Associates as a primary care internal medicine physician.

Blake earned her medical degree from the University of Alabama School of Medicine in Birmingham and completed her residency in internal medicine at the University of Alabama-Birmingham. She also earned an MBA from the University of Tennessee at Chattanooga.

Blake is board certified by the American Board of Internal Medicine.

CHI Memorial Integrative Medicine Associates has two locations: 320 East Main St. in Chattanooga and 1238 Taft Highway in Signal Mountain. New patients are welcome. Call 423-643-2246 to schedule an appointment at the Chattanooga clinic and 423-886-2004 to schedule an appointment at the Signal Mountain clinic.

Construction setbacks delay new school opening in Harrison

Construction setbacks at the new STEAM-designated Harrison community school will force the school to operate from two campuses when it opens for the 2020-21 school year. The COVID-19 pandemic and other setbacks this spring caused the delays, Hamilton County Schools say in a news release.

Students through second grade will meet at the lower campus (formerly Hillcrest). Students in grades three through five will meet at the upper campus (previously Harrison Elementary).

Community orientations for parents and community members will take place in June.

“We’re looking forward to building a strong learning community for our children through innovative STEAM learning experiences,” says principal Wendy Jung. “We will reach our goals for the community’s young learners by closely collaborating with educators, parents and our community partners.”

The school plans to launch the new facility on Ferdinand Pioch Way in December. Students will remain with their teachers and class groups as they move to the new building in January.

Source: Hamilton County Schools

The new STEAM-designated Harrison community school is now scheduled to open in January.
over the small gathering of about 20, which dotted the spacious sanctuary in the interest of social distancing.

Wearing a T-shirt with the phrase “I can’t breathe” – a political slogan taken from the death of Floyd under the knee of a Minneapolis police officer and echoed by protesters of police brutality across the U.S. – Bishop Kevin Adams of Olivet invited individual leaders to step up to a microphone at the front of the sanctuary and share their thoughts.

“Our young people are marching on the streets,” Adams said in his introduction. “I asked some of them, ‘Why are you marching?’ They said, ‘Because we want change.’ And I stood there and cried, ‘Lord, I pray they’re not battling issues You can change.’ And I stood there and cried, ‘Lord, I pray they’re not battling issues You can change.’ And I stood there and cried, ‘Lord, I pray they’re not battling issues You can change.’ And I stood there and cried, ‘Lord, I pray they’re not battling issues You can change.’

Pastor Jeffrey Wilson of New United Missionary Baptist Church quoted Dr. Martin Luther King to establish a context for the protests.

“Some of my neighbors have said they don’t understand what’s happening, I tell them what Martin Luther King wrote in his 1964 book, “Why We Can’t Wait:” ‘Lightning makes no sound until it strikes.’ What we’re seeing today is lightning striking across this nation. And it’s not going to stop.”

Wilson also summoned the words of the late Rev. Dr. William Augustus Jones, who said, “Don’t bring a flute when you need a trumpet.”

“One of the worst things you can do with an instrument is play it out of tune,” Wilson added. “We need to be in tune, friends. We need not just an economic message, or a political message, or a social justice message, but also a moral message. We need someone to stand and say, ‘What we see is wrong.’”

Dr. Shauna Wooten of Real Life Ministries reminded her fellow clergy that there are good people in law enforcement.

“I lost my son five months ago in a car accident,” she recalled. “Those officers tried to save him; they performed CPR on him.”

She continued, comparing this generation’s fight against racism to David’s fight against Goliath in the Bible.

“We have to remember that Goliath had brothers. But David had properly prepared those who were standing with him, and they were able to defeat the brothers of Goliath. We need to raise up people who will do what is right when it comes to justice.”

Adams challenged Pastor Kevin Wallace of Redemption to the Nations to speak about what a faith leader can do when he or she perceives racism in his or her congregation. In response, Wallace opened up about his family’s history of white supremacist beliefs.

“I came from a long line of white supremacists. But when Jesus saved me, he made me love everybody,” he said, his bellowing voice filling the sanctuary.

“I’m concerned we preach a Jesus who likes us but not a Jesus who came to save the whole world. But if we preach the latter Jesus, why should it shock us when we look at our congregation and see red, yellow, black and white? Because if we preach Him right, it will call people of every color and from every walk of life.”

Michael Dzik, the executive director of the local Jewish Federation and the organizer of the event, agreed with Wallace and called for changes he said are long overdue.

“The murder of George Floyd has exposed a generation’s worth of racism in this country,” he said, his strong voice rivaling Wallace’s. “Like many of you, I feel helpless, and I’m frustrated and angry. How do we turn these feelings into hope?”

“It’s time for laws to be passed and policies to be changed. Together, we can create a more loving and inclusive community.”

Rabbi Craig Lewis of Mizpah Congregation spoke more softly than Wallace and Dzik but was no less passionate as he added his thoughts to the conversation.

“The wheels of justice for George Floyd are turning slowly. These are the same wheels of justice that have failed for a long time,” he said. “Had they been sped up for any past injustice when black men and women were treated unfairly, and when they were met with unnecessary suspicion and excessive force, then policies would have been changed along with people’s attitudes, and maybe the streets across America would be quiet and we’d be at peace.”

As Lewis continued, he said people must understand “the blessing of diversity” before change can occur.

“Psalms 128 says your children will be like olive plants. The olives on a branch are not all the same. Some are used for making oil, others are best for eating, and others are best for being dried,” he said. “None of the olives are the same, but every one of them is valuable and each one has the potential for greatness.”

During Roddy’s turn at the microphone, he referenced a message he posted on Twitter May 27 that gained traction around the country.

“In the tweet, he wrote, ‘There is no need to see more videos. There is no need to wait to see how this plays out. There is no need to put a knee on someone’s neck for NINE minutes. There IS a need to DO something. If you wear a badge and you don’t have an issue with … [what happened to George Floyd], then turn it in.’

“During Roddy’s turn at the microphone, he referenced a message he posted on Twitter May 27 that gained traction around the country.

“As of Monday night, Roddy’s tweet had received more than 5,000 replies and been liked by more than 641,000 users. One of the replies suggested very few people who wear the badge share Roddy sentiment. Roddy told the gathering of faith leaders he disagrees.

“Since I made that statement, I have talked with countless members of our police department and friends across the country who are in law enforcement who said, “Thank you. You said what we believe.” Roddy continued, saying, “I’m looking forward to when we can sit down and talk, not stand across the street from one another, not scream at each other, not throw rocks at one another, and not do everything we can to push each other away from one another.”

“Adams echoed Roddy’s remarks as he brought the evening to a close, saying, ‘I have a 5-year-old granddaughter. I’m determined that when her day comes, we’ll be able to hand her a better world – a world in which people walk together in harmony and love regardless of race, creed or color.”
How to buy, sell a home at the same time

Purchasing a home can be tricky. It can be a balancing act, especially if you’re trying to sell your home and purchase a new one at the same time.

There are more than enough moving parts with one transaction, let alone two. One option for homebuyers could be making an offer contingency on the purchase of their current home.

Many buyers look for a home before putting theirs on the market. People do this because they know where they want to move. But few people enjoy moving twice. If this is your case, then the ability to buy and have a contingency clause is the way to go.

Working with a Realtor who can get a home on the market quickly and help to price it competitively is what sellers need in the current market.

Homebuyers can request that the purchase of their new home be dependent on the successful sale of their old home. In a competitive market, this might not be the best option. However, if the seller of the house in which you’re interested has had difficulty attracting interest, this might be a good deal for every party involved – assuming you can persuade them that your home will sell quickly.

But what exactly does a contingent offer consist of? Our friends at Realtor.com describe it this way: “A contingent offer means that an offer on a new home has been made and the seller has accepted it, but that the final sale is contingent upon certain criteria that have to be met. These criteria, or contingencies, are clauses in a sales contract that typically fall under several categories, or contingencies, are clauses in a sales contract that typically fall under certain criteria that have to be met. /Th ese but that the final sale is contingent upon been made and the seller has accepted it, means that an offer on a new home has quickly.

“People in that situation are frustrated because they had a career and are now very ill and can’t work, and it’s a long process to get on disability,” she says. “During that time, you form a relationship with them, and you almost become like family. You understand their pain and really want to help them.”

The industrious Carrasquillo also flipped and sold houses to earn additional income. When her clients learned about her side gig, they began to ask her to help them sell their homes as well.

At first, Carrasquillo turned them down and referred them to a Realtor. But as more of her clients sought her help with their real estate needs, she reconsidered her position. “I said, ‘Wait a minute, Jessica, why don’t you get your license?’” she recalls.

Six years later, Carrasquillo is riding the wave of her best year of selling homes. Even the coronavirus has failed to slow her. “April was my best month in real estate,” she says, her enthusiasm evident as she speaks by phone from her home in Ooltewah.

Carrasquillo credits her current success to her move last year from a brokerage to Keller Williams Realty Greater Chattanooga. There, her productivity coach, Realtor Lisa Padgett, helped to spark an 85% jump in her business.

Unlike Realtors who become agents because they love houses or want a better life, Jessica Carrasquillo began selling real estate by request.

At the time, Carrasquillo was working as a federally accredited Social Security disability representative at the Cleveland-Bradley Business Incubator. In this role, she helped to secure government benefits for clients who were unable to work.

As Carrasquillo assisted individual clients for up to three years, she would come to know them on a personal level and, in time, consider them to be friends.

According to Carrasquillo, buying a new home is a balancing act, especially if you’re trying to sell your home and purchase a new one at the same time. But what exactly does a contingent offer consist of? Our friends at Realtor.com describe it this way: “A contingent offer means that an offer on a new home has been made and the seller has accepted it, but that the final sale is contingent upon certain criteria that have to be met. These criteria, or contingencies, are clauses in a sales contract that typically fall under several categories, or contingencies, are clauses in a sales contract that typically fall under certain criteria that have to be met. /Th ese but that the final sale is contingent upon been made and the seller has accepted it, means that an offer on a new home has quickly.

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By David Laprad

Greater Chattanooga. There, her productivity coach, Realtor Lisa Padgett, helped to spark an 85% jump in her business.

CARRASQUILLO >> PAGE 10

Photograph provided

Jessica Carrasquillo is a residential Realtor with Keller Williams Realty Greater Chattanooga. She became an agent after working as a federally accredited Social Security disability representative for 28 years.

GCR PRESIDENT >> PAGE 11
“The accountability made a difference,” Carrasquillo says. “I set goals during weekly sessions with a group of agents and then spoke with Lisa once a week on the phone. She held me accountable to the goals I had set.”

The bilingual Carrasquillo says she also owes her success to her deep ties to the local Hispanic community, which she formed while doing disability work. “My M.O. was to come from a point of contribution,” she explains. “People have enough to deal with when they’re sick, so I would ask my clients, ‘What can I do for you? How can I help you make this transition?’

“Having a servant’s mentality helped me to establish relationships with people who then knew I would help them with whatever they were going through.”

Two generations of one Hispanic family relied on Carrasquillo to guide them through both the disability and real estate mazes. After securing benefits for the mother, she helped the woman’s son purchase his first home. Two years later, he and his wife sold the house and bought another one.

“Real estate is about caring about people and understanding where they are in life,” Carrasquillo adds. “Someone might be selling their home because their spouse passed away, or because they’re starting a new life, and you have to be able to navigate those situations and not allow the transaction to be about you.”

The pandemic has presented Carrasquillo with even more opportunities to operate within her “M.O.” For instance, instead of focusing on lead generation, she’s been making care calls to her special-needs clients.

“I ask, ‘What can I do for you? Is someone picking up your prescriptions? Do you need groceries delivered to you?’ I can’t do that for everyone, but the phone call makes a difference.”

Carrasquillo might be forgetting to mention some of the other factors that have perhaps helped her to succeed, including what appears to be a strong work ethic and marketing savvy that opens enviable doors.

For example, while raising two sons as a single mother, Carrasquillo left the comfortable confines of a Cleveland law firm and the security of a regular paycheck to start her own disability business. “I wanted to treat clients differently,” she says. Carrasquillo launched this endeavor – Social Security Advocates – at the incubator with a $500 investment. Even though she didn’t break even for six months, she persevered and found resourceful ways to promote her business, such as making public service announcements about disability benefits. Eventually, Carrasquillo became a well-known local authority on the subject, with regular, long-running appearances on local radio and television shows, including “This & That” on WTVC and “3 Plus You” on WRCB.

She entered the real estate arena part time in 2014 at the behest of her disability clients. After juggling both businesses for three years, impending changes in disability convinced her to commit to real estate full-time.

Carrasquillo hasn’t looked back since. Instead, she concentrates on helping her buyers and sellers look forward. “I try to give my clients a vision of what their life is going to be like, whether they’re sellers who are downsizing or relocating, or first-time homebuyers who don’t have a clue about what to do with a house,” she says. “And I absolutely love it.”

Carrasquillo speaks with an Hispanic accent that’s as evident as her enthusiasm for real estate. Born in Puerto Rico to a pair of New Yorkers, she grew up in Orlando, where she developed a love for H2O that persists today.

“This Florida girl needs water,” she says with a laugh. She then adds that her favorite leisure time activities involve traveling and spending time on an ocean, lake or river.

Carrasquillo’s first career started to take shape when she interned at a public defender’s office while in high school. After the firm hired her, she earned a paralegal degree and then went to work for a different firm that handled Social Security disability claims.

Carrasquillo and her first husband eventually moved to Cleveland, where she initially served as an administrator for Christian musician Phil Driscoll and Mighty Horn Ministries. She returned to the disability field when she joined the law firm of Logan-Thompson in Cleveland.

Jessica Carrasquillo and her husband, David Fields, are forming the Fields Group at Keller Williams. Carrasquillo and her first husband eventually moved to Cleveland, where she initially served as an administrator for Christian musician Phil Driscoll and Mighty Horn Ministries. She returned to the disability field when she joined the law firm of Logan-Thompson in Cleveland.
The National Association of Realtors has inducted Chattanooga Realtor Geoff Ramsey into the Realtors Political Action Committee (RPAC) Hall of Fame. Ramsey has been an RPAC Major Investor for seven years and a President’s Circle Member for six years. Over this time, he has invested more than $25,000.

“Realtors are advocates for homeowners across the country, and I’m proud to do my part to protect homeownership for future generations by supporting political leaders who do the same,” Ramsey says.

Since 1969, RPAC has been promoting the election of pro-Realtor candidates across the United States. Realtors voluntarily invest in RPAC to support political candidates whose philosophies support the concepts of private property rights and free enterprise.

The Realtor Party does not consider political party affiliation.

Source: Greater Chattanooga Realtors

NAR: 65% of those who attended an open house within the last year would do so now

A majority of people – 65% – who attended an open house within the last year would do so now without hesitation, according to survey data the National Association of Realtors released Monday. Research firm Engagio conducted the series of surveys, which explored how homebuyers and sellers handle home sales transactions during the coronavirus pandemic, for the NAR as the association kicks off National Homeownership Month.

“The real estate industry – and our country – has endured very challenging times for several months, but we’re seeing signs of progress and we’re hoping the worst is behind us,” says NAR President Vince Malta. “While we celebrate Homeownership Month, we embrace today’s version of homeownership and the unique paths homeowners take to realize their dream.”

The series of biweekly national surveys collected information on consumer attitudes about working with real estate professionals during the coronavirus pandemic. Several survey highlights include:

- Approximately half of buyers (47%) and sellers (53%) said that during the current pandemic, relying upon a real estate professional when searching for or selling a home is more important than ever.
- A majority of buyers (54%) and sellers (62%) said that particularly during the pandemic, a real estate agent’s guidance is especially valued.
- Almost six in 10 buyers and sellers – 59% and 58%, respectively – said that buying and selling real estate is an essential service.
- About half of buyers – 51% – said an agent can help buyers glean more valuable information from online listings than buyers could uncover on their own.
- More than half of buyers – 56% – said an agent can save a buyer the time and stress of weeding through online listings.

Learn more about Homeownership Month at homeownershipmatters.realtor.

Source: National Association of Realtors
One association. One million-plus advocates for homeownership.

When you see a real estate professional wearing their REALTOR® pin, you know it stands for professionalism, expertise and ethical business practices. It also signifies that REALTORS® are the ultimate home ownership advocates. The National Association of REALTORS® is committed to protecting your rights as a home owner and will defend against any issues that affect your ability to buy, sell and own real estate.

Real Estate

GREATER CHATTANOOGA
ASSOCIATION OF REALTORS®
Keeton’s family didn’t give up. We won’t either.

When Keeton was found to have blood cancer, his family was referred to St. Jude for treatment, where he’s undergoing two-and-a-half years of chemotherapy. “St. Jude means everything to me,” said Keeton’s mom. “They’re saving my baby’s life.”

Treatments at St. Jude have helped push the overall childhood cancer survival rate from 20% to more than 80% since it first opened more than 50 years ago. We won’t stop until no child dies from cancer. Learn more at stjude.org
Benwood Foundation announces college scholarships for local students

The Benwood Foundation will award $300,000 in scholarships to Hamilton County students over the next four years. The foundation will partner with the Public Education Foundation and Hamilton County Schools to support high school seniors through their college journey.

Benwood will annually award last-dollar scholarships of up to $5,000 per student to cover unmet college costs as well as provide summer internships and other travel and enrichment experiences.

Community leaders and Benwood Foundation trustees will serve as mentors to the scholars.

“For the past 75 years, The Benwood Foundation has worked to ensure that all Chattanoogaans have the opportunity to prosper,” says Benwood Foundation President Sarah Morgan. “Our trustees want to honor this work by supporting students throughout their college career.”

“This scholarship comes at a time when students have great need for support,” says Stacy Lightfoot, vice president of college and career success at PEF. “We’re excited that Benwood Foundation is partnering with PEF and giving hope to students through this scholarship.”

Scholarship awards will vary by recipient and will be based on costs that remain after financial aid and other scholarships have been applied.

The scholarship is need-based and will be renewable for up to four years. It will be offered to students graduating in 2020 from Brainerd High School, East Ridge High School, Hixson High School, The Howard School, Red Bank High School and Tyner Academy.

Students must have a 2.75 GPA, submit two letters of recommendation and demonstrate perseverance and leadership, the foundation says in a news release.

Apply at pefchattanooga.org. The application deadline is June 12.

Source: Benwood Foundation

Sheriff's Office gets $3.39M grant for FUSE

The Hamilton County Sheriff’s Office has received a second federal grant to serve homeless adults with severe and persistent mental illness who are high utilizers of the Hamilton County jail, local hospitals, emergency rooms, crisis centers and psychiatric facilities.

“This is an unprecedented opportunity to help those in our community with mental health issues receive the care they need to keep out of our jail and hospital,” Sheriff Jim Hammond says.

The $3.39 million award comes from the Substance Abuse and Mental Health Services Administration, a division of the U.S. Department of Health and Human Services, for the Sheriff’s Office FUSE (Frequent User Systems Engagement) pilot program.

The award provides $678,000 each year for five years. Eligible participants will receive mental health treatment combined with permanent housing.

“This is an opportune moment to move the needle on justice and mental health, as we are able to expand the two-year pilot program to five years,” says Janna Jahn, FUSE project director. “The amount of research and data we will gather and evaluate over the longer period will help us better understand what works.”

Earlier this year, the sheriff’s office announced a $2.2 million award from the Department of Justice. These federal resources will be added to the nearly $1 million the local community and FUSE’s partners have donated.

FUSE partners include BlueCross BlueShield of Tennessee, CHI Memorial, Hamilton County Government, the City of Chattanooga, Chattanooga Housing Authority, Erlanger Health System, Moccasin Bend Mental Health Institute, the State Department of Mental Health’s Creating Homes Initiative and the Peer Advisory Council.

FUSE has chosen Mental Health Cooperative as the behavioral health organization that will provide the Assertive Community Treatment team services.

SAMHSA is funding.

Source: Hamilton County Sheriff’s Office

Crye-Leike Realtor Tucker earns e-PRO certification

Crye-Leike Real Estate Services Realtor Ron Tucker has earned the e-PRO Certification from the National Association of Realtors. Tucker is affiliated with Crye-Leike’s Hixson office and serves residential and commercial buyers and sellers throughout Greater Chattanooga.

The e-PRO Certification is designed to increase a real estate professional’s ability to reach customers, expand their digital marketing capabilities and build trust with clients by safeguarding their personal information.

Crye-Leike says in a news release.

“I earned the e-PRO certification to enhance my marketing strategy,” Tucker says. “This certification, along with the tools Crye-Leike provides, allows me to better assist my clients in the home purchasing and selling process.”

Tucker adds the e-PRO Certification to his Commitment to Excellence and Military Relocation Professional designations.

A 12-year member of the real estate industry, Tucker has been routinely involved in his local and state real estate associations, serving several years on the Greater Chattanooga Realtors board of directors and chairing numerous committees for the association.

His most recent achievements include receiving the 2019 Realtor of the Year Award from GCR and the 2019 President’s Award from the Tennessee Association of Realtors.

Contact Tucker at 423 605-0275 or ron.tucker@crye-leike.com. Learn more about Tucker at tucker.crye-leike.com.

Source: Crye-Leike

NOAA Weather Radio: This alert system is a nationwide network of radio stations that broadcast continuous weather information from the nearest National Weather Service office. NWR broadcasts official warnings, watches, forecasts and other hazard information around the clock.

Need help weatherproofing your home or repairing damage from previous storms? Visit the Home Builders Association of Greater Chattanooga at HBAGC.net.

Source: Crye-Leike

Aquarium announces phased reopening

The Tennessee Aquarium will begin a phased reopening with exclusive opportunities for members beginning Friday, June 12.

The aquarium will then close Monday, June 15, to ensure new processes and safety protocols are working before reopening to the general public Thursday, June 18 – 96 days after voluntarily closing March 14 to slow the spread of the COVID-19 virus.

“Our temporary closure was in the best interest of our community and our Aquarium family,” says president and CEO Keith Sanford. “We have worked meticulously on a phased reopening plan that’s aligned with all health guidance.”

The Aquarium’s reopening plan incorporates a number of changes to the visitor experience:

- An early bird entry will be offered every morning from 9:30 a.m. for visitors with special health concerns. During this timeslot, all guests will be required to wear a mask.
- No sick employees will be allowed to enter the building. Guests are similarly encouraged to contact a visitor service representative to reschedule their visit if they or a member of their party feel unwell.
- Outside food and beverage will not be permitted and water fountains will be non-operational. Guests are allowed to bring a water bottle for use at the touchless refill stations located in both buildings.
- Dr. Mark Anderson, an infectious disease specialist from CHI Memorial Hospital, approved the plans after touring and evaluating the safety measures.

In the weeks and months to come, Aquarium leadership will continue to monitor the situation and will ease restrictions and reinstate programs as health guidelines change.

“As a nonprofit organization, this crisis has caused the Aquarium deep financial hardships,” Sanford says. “But our team’s willingness to work together to tackle these challenges has been inspiring. I’m looking forward to safely reopening and continuing our mission of making people feel more connected with the natural world.”

Source: Tennessee Aquarium
Let your workers work

Remote workers can’t hide from hovering managers

Have you ever felt micromanaged at work? If your boss doesn’t know what you’re doing for every moment of the day, you might as well be nonexistent. You definitely couldn’t be working or making logical, sound decisions on your own, using your years of expertise.

Having someone looking over your shoulder always seems to make me more productive, right?

No way! For most people, micromanagement is highly demotivating. If you want your employees to only work while you babysit them – and to constantly be on the lookout for another job – then micromanage away.

But, if you want people who are thoughtful, hardworking and will go the extra mile for you, trust your employees.

There’s a new trend that is quite frankly, disturbing. Did you now that some companies are monitoring their employees remotely through their computers?

This technology existed before, but some companies are making news for monitoring practices during the pandemic – without telling their employees.

The employee-monitoring software employers are using can take photos of what you’re working on. They can look at which websites you’re visiting. Using your phone, they can even detect where you went during the day.

This state of being monitored is really too much. Companies need to get back to the basics with their leadership skills and mentoring.

I have rarely met an employee who doesn’t want to pull their own weight at a company that treats them with respect. And getting great results is next to impossible when a company does not respect them or their work.

If you’re a company executive considering this software, think of other ways to measure productivity and success. Secret software monitoring is not the way to go. We’ve really gotten off the path if we think some artificial productivity score applied equally to all employees is meaningful or motivating.

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

Illustration by Mike Hopey

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

Illustration by Mike Hopey
Subaru wins 3 of 4 categories, let down by touch screen

Outback trails Santa Fe in head-to-head matchup

By Will Kaufman | Edmunds

Subaru has redesigned its popular Outback for the 2020 model year. It’s roomier and better-equipped with the latest safety and technology features.

But Subaru isn’t the only automaker catering to shoppers looking for a five-passenger midsize SUV. Hyundai took a similar approach when it redesigned the long-running Santa Fe last year.

These two models are nearly identical in size, space, power and starting price. Edmunds’ experts have tested the new Outback and Santa Fe and identified a few key differences that should make your shopping decision easier.

Passenger, cargo space

Both SUVs have roomy cabins. There’s enough space to carry five adults in relative comfort or fit bulky rear-facing child safety seats without having to move the front seats up. The Outback and the Santa Fe also have about 30 cubic feet of storage space behind the rear seats and more than 70 cubic feet with the seats folded down. It’s sufficient space for most tasks, from Costco runs to loading up for a long camping trip.

The Outback does have an edge for visibility. Its large windows provide an airy feeling interior and easy views, even when reversing. The Santa Fe suffers a bit because its thicker roof pillars create bigger blind spots compared to the Outback.

Winner: Outback

Comfort, refinement

These two SUV’s score well for seat comfort. Supportive front seats and reclining rear seats should accommodate passengers of nearly all shapes and sizes. The Santa Fe has a more upright driver’s seat, giving you an elevated view of the road, while Subaru’s seating position is lower and more car-like.

Subaru pulls ahead here with the Outback’s standout ride quality. It impressively smooths out bumps and runs in the road while giving you a solid, stable feel at highway speeds. The Santa Fe’s firmer ride helps it feel a little sportier when going around turns, but it also makes bumps much more noticeable.

Winner: Outback

Infotainment, driver aids

The Outback features a large and attractive vertically oriented 11.6-inch touch screen that’s standard on all but the base trim level. Unfortunately, it can be frustrating to interact with. Its on-screen menus aren’t always logically arranged. Worse, Subaru routes almost all of the vehicle’s settings, including climate control, through it. What should be simple tasks can turn into distracting multistep processes.

The Santa Fe uses a smaller but more straightforward touchscreen interface. Combined with a helpful layout of physical buttons, the Santa Fe’s controls are easier to use. Both vehicles offer advanced safety features to help prevent or mitigate accidents, such as forward collision warning with automatic emergency braking. Subaru goes a bit further, offering rear automatic rear braking and a camera-based driver attention monitoring system that you can’t get on the Santa Fe.

Unfortunately, the Outback’s safety features are more annoying to live with. You’ll be subject to beeps and chimes as conditions change. It can feel like being 16 again and driving with an anxious parent.

Winner: Hyundai

Driving Performance

Both the Outback and Santa Fe come standard with four-cylinder engines that make a bit more than 180 horsepower. In Edmunds testing, both SUVs accelerated from 0 to 60 mph in about nine seconds. That’s below average for the class since most other midsize SUVs come with more powerful base engines. The catch is you’ll pay thousands more for those competitors’ base models.

Want more power? Hyundai and Subaru offer turbocharged engines as options. The Santa Fe’s makes 235 horsepower and the Outback cranks out 260 horsepower. Towing capacity for each is 3,500 pounds when properly equipped, enough for light recreational or cargo trailers.

The Outback is a little smoother when accelerating, and it comes with a higher ground clearance and standard all-wheel drive that make it more sure-footed when driving on off-road trails.

Winner: Subaru

Value Proposition

Both SUVs’ suggested pricing starts at just over $27,000, including destination charges. Once you get past the base trim, you’ll pay a bit more for the Subaru, primarily because you can get any Santa Fe trim with front-wheel drive. All-wheel drive comes standard on every Outback, while it’s a $1,700 option on the Santa Fe.

Nicely equipped Outback and Santa Fe models with the more powerful engines run about $36,000 and both max out around $40,000. However, the value proposition is more obvious if you stick with the less powerful engines. Otherwise, you’ll pay about what you would for a competitor with a V6 engine.

The Santa Fe does have one key advantage: Hyundai’s 10-year/100,000-mile powertrain warranty. Subaru’s five-year/60,000-mile powertrain warranty is par for the class.

Winner: Hyundai

Edmunds says

The Subaru Outback impressed us with its comfort and performance, but ultimately its over-reliance on its menu-heavy touch screen held it back from earning our top pick. Instead, we recommend the well-rounded Hyundai Santa Fe.

Will Kaufman is a content strategist at Edmunds. Instagram: @dishthreadedbyguide.