Before Michael Dumitru became a lawyer, he was a peacemaker. The harmony he brokered did not bring nations together or settle disputes between warring factions, but rather helped his gregarious and sometimes opinionated family members understand each other’s views on politics, religion and other fodder for their debates.

“We’re a small family in terms of volume but very large in terms of personalities,” Dumitru says. “And when you get a group of people with big personalities and conflicting thoughts together, you’re going to have lively discussions.”

The only child of a Greek father and an Armenian mother who both emigrated from communist Romania to New York City in the late 1970s, Dumitru was often the lone introvert in a roomful of livewires, and fell naturally into the role of negotiator.

As Dumitru talked with his loved ones about what they said they believed and helped them to see both sides of the issues, he began to develop skills he says now serve him as an attorney.

In his role as a commercial litigator for Miller & Martin in Chattanooga, Dumitru represents an array of clients both large and small, including corporations, local businesses and individuals.

Mike Dumitru is a commercial litigator who represents a vast array of clients at Miller & Martin in Chattanooga. He says he prefers the variety of cases he handles to focusing on one area of practice.
Supreme Court cancels July 2020 bar examination

The Tennessee Supreme Court on July 2 issued an order canceling the July 28-29, 2020 administration of the Uniform Bar Examination in the state.

The court cited Gov. Bill Lee’s expanded emergency order limiting gatherings and extending the duration of other requirements, the recent increase in confirmed cases of COVID-19 in Tennessee and the updated mandate limiting gatherings in Nashville to 25 people.

“Although stringent public health and safety protocols were planned for the administration of the July 2020 examination, the potential benefits of administering the examination do not justify the risk of assembling groups of people in a limited space for a multiday examination when another examination will be administered in Tennessee in two months,” the court said in a statement published on the Tennessee Board of Law Examiners’ website (www.tnbule.org).

On July 1, Tennessee reported the largest single-day increase in new COVID-19 cases, the court said. During the preceding week, all three locations for the July 2020 exam (Knoxville, Memphis and Nashville) posted their highest single-day increase in confirmed COVID-19 cases, the court added.

Some of the largest increases statewide have been among people aged 22-35, the age group of the majority of those scheduled to take the bar examination, noted the court.

On July 2, the Nashville mayor announced a major reversal in that city’s plans to reopen.

“The Tennessee Supreme Court and the Board of Law Examiners are acutely aware of the toll the ongoing pandemic is taking on bar examination applicants and are committed to administering the Uniform Bar Examination in 2020 while making every effort to minimize

Hollis swings away at lofty goals

By David Laprad

Chattanooga attorney Joe Hollis is one proud father.

He’s driving his daughter, Lindsey Hollis, to Florida, where she’ll spend the following day training at The Performance Center at TCP Sawgrass, home of THE PLAYERS Championship, an annual stop on the PGA TOUR.

“Alana understands the female swing really well. She’s done wonders for my game,” Lindsey says.

Lindsey has also scheduled a coaching session with Mike Shannon, who will attempt to tweak her putting. Shannon once did the same for Tiger Woods.

After reading about Lindsey’s achievements during her freshman year at Wofford College in Spartanburg, South Carolina, one might wonder why her game needs fine-tuning.

A state champion during her junior and senior years at Signal Mountain Middle High School, Lindsey joined Wofford’s squad last fall as a walk-on — an athlete who becomes part of a team without being recruited or awarded a scholarship.

She then qualified for and competed in seven tournaments, finishing in the top 25 five times — a rare feat for any freshman, let alone a walk-on, says Hollis.

“We didn’t think Lindsey would qualify for the tournaments as a freshman, but she played in every one,” he brags, sounding like he’d bear the buttons on his suit jacket if he were wearing one.

One freshman-year highlight for Lindsey was competing against Princeton.

“It was cool to go up against the best of the best,” she says. “I played in a small division in high school, and it was fun to be a big fish in a small pond, but I wanted to move up to a big pond and see if I could still be a big fish.”

Several Division II and Division III schools offered Lindsey a full ride, but her dream was to play Division I.

“One of the hardest things about my transition to college was the lack of attention from Division I schools,” she says. “They usually start recruiting students in the eighth or ninth grade, so that wasn’t unexpected. But my goal was to play D-I. Even if it went terribly, I wanted to put myself out there.”

Although this meant passing up scholarships for as much as $50,000, Hollis and his wife supported their daughter’s decision.

“When we saw how passionate Lindsey was, we couldn’t turn her down,” he says.

In addition to Lindsey’s achievements on the greens, Hollis has one more reason to crow about his daughter: She excelled academically. In addition to making Wofford’s dean’s list both semesters, the Women’s Golf Coaches Association has named her an All-America Scholar in 2020.

Lindsey Hollis is the daughter of Chattanooga attorney Joe Hollis and a student athlete at Wofford College. The Women’s Golf Coaches Association has named her an All-America Scholar for 2020. The WGCA recognized 1,401 women’s collegiate golfers as All-American Scholars this year. The criteria for selection to the team are some of the most stringent in college athletics, Wofford says in an article published on its sports website (woffordterriers.com), and include a minimum GPA of 3.5.
Lindsey Hollis says she enjoys the competitive nature of golf and says the sport is also “a lot of fun to play.”

Lindsey earned a 4.0. Although neither Hollis nor his wife play golf, Lindsey’s consuming interest in athletics placed her on a collision course with the sport. “I played everything,” she says. “Softball, tennis, basketball, cross-country, soccer. Our garage looked like an Academy Sports.”

“Nothing struck except golf,” which Lindsey was determined to play despite not making the team at Signal Mountain Middle High in sixth grade. After failing to make the cut, she spent the next year improving her game at Signal Mountain Golf and Country Club.

“At the end of the day, I was really cold, I’d hit for 30 minutes, then we’d warm up in the car, and then we’d go back out and I’d hit for another 30 minutes,” Lindsey recalls. “I fell in love with it.”

Although Lindsey made the team the following year, it was still considered a late start. “Most kids start out of diapers,” Hollis quips. “But she had promise.”

Despite beginning behind the pack, Lindsey went on to become a 2017 TSSAA girls golf individual and team state champion and a 2018 TSSAA girls golf individual runner-up. She also graduated with a 4.0 grade-point average.

“Lindsey had two goals in high school,” Hollis says. “To graduate, and then to be a state golf champion,” Lindsey says. “And she did both.”

Lindsey is now striving for similar achievements in college, which she knows will be even more difficult. But she’s up for the challenge.

“I’ve always loved to work hard,” Lindsey says. “I once saw some college tennis players doing their homework before their tournament. Dad asked me if I was sure that was what I wanted to do, and I said that was exactly what I wanted to do.”

Although Lindsey has not yet declared a major at Wofford, her career aspirations are beginning to form. After a chemistry course dissuaded her from studying pre-med, she’s identified an interest in accounting. But she won’t be making a final decision about her major for another year.

“Whatever Lindsey chooses, she’s going to cling to the possibility of someday playing golf professionally. With fewer than 2% of college athletes advancing to professional play, the NCAA reports, she knows it’s a long shot. But she’s beaten the odds before.”

“My chances are slim, but I love the sport and I have the right people behind me, so I could see it happening,” she says. “At the same time, I’m going to college instead of a college academy because having an education is a privilege and I want to earn a degree. You have to have a backup plan.”

“Lindsey’s short-term plan is to return to Chattanooga after her coaching sessions in Florida and compete in the Chattanooga Women’s Amateur golf tournament at Black Creek Golf Club next week. She says the event will be a good primer for when she returns to Wofford in the fall.”

“Tournaments remind me of why I play golf,” Lindsey says. “It’s competitive but also a lot of fun.”

Although Lindsey doesn’t want to predict how she’ll fare, she does know one thing: Her father will be watching, proud as ever.
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- David Laprad, Editor
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Chattanooga, 4 other cities launch consumer financial protection planning

Chattanooga Mayor Andy Berke has launched local consumer financial protection planning efforts in partnership with the Cities for Financial Empowerment Fund and the Annie E. Casey Foundation.

The city will begin an education campaign to raise consumer awareness of the scams and predatory practices businesses use.

“Even before COVID-19 impacted our community, Chattanoogans were turning to predatory lenders,” Berke says. “As many are looking for solutions to help with financial stress, it’s essential we educate our residents about the scams and fraudulent activity out there and provide them with ways to protect themselves.”

In the coming months, the City of Chattanooga will roll out a multipronged approach that prioritizes payday lending alternatives and supports family financial education programs.

The city joins Detroit, Philadelphia, St. Paul and Shelby County, Tennessee, and the second cohort of the CFE Fund’s Local Consumer Financial Protection Initiative, which supports local governments across the country in developing and enhancing their capacity to offer their residents consumer financial protection.

The City of Chattanooga will work with the CFE Fund to establish a local consumer protection agency, which will work to protect consumer assets through licensing, regulation, enforcement, mediation and education.

The city has received a $10,000 grant to begin planning for a local consumer financial protection initiative. This process will include a structured approach to identifying critical local consumer issues, convening key stakeholders and surveying the legal landscape that will inform the development of a strategic plan.

In 2017, with the support of both the Annie E. Casey Foundation and the W.K. Kellogg Foundation, the CFE Fund selected four cities through the Local Consumer Financial Protection Initiative to build out their own consumer financial protection offices within their mayors’ administrations. These cities (Albuquerque, Denver, Nashville and Salt Lake City) have successfully launched their efforts.

Source: City of Chattanooga

Smaller cities want you, will pay you to move

Work remotely? How about $15K to do it in Topeka?

It’s becoming more common for workers, stuck at home, to look for alternative work locations. For some fortunate individuals, it’s been their vacation home. Others have fled cities to live with family members in less-populated areas.

But, a third option is emerging. Some employees are moving to a new city or state altogether. Just last week, I heard from a friend who is packing up and moving to a new, cheaper state.

The pandemic is forcing employers to rethink their policies regarding where people must work. And, given the lower cost of living in smaller cities, employees can’t help but consider a move.

Cities are taking notice of this trend. There are a number of places in the middle of the country that are offering relocation bonuses to remote workers. These cities know that workers will bring tax dollars and spending into their economies.

In order to attract remote workers, they’re offering incentive programs that range anywhere from $5,000 to $15,000.

In my home state of Oklahoma, Tulsa is offering people $10,000 to move there. They’ll also throw in free desk space at Tulsa’s top coworking facility, along with other perks. To be considered, you must be a remote worker who is able to relocate within six months, and be at least 18 years old.

Alabama has a similar incentive program to remote workers, offering remote workers in the tech industry as much as $10,000 to live in and work from The Shoals.

In Kansas, the Choose Topeka initiative is offering up to $15,000 to relocate to Topeka and the Shawnee County community. You qualify, you must purchase or rent a home within a year of your move.

The Choose Topeka website highlights that the average cost of a single-family home in Topeka is $125,000 and the average monthly rent is $762. This is a huge difference from a place like San Francisco, where the average price of a home is over $1 million, according to Zillow.com.

If moving to a cheaper city has ever crossed your mind, the next year may be the time to try it. Start by searching online for remote jobs. You can do this on every major job site (LinkedIn, Indeed and Glassdoor) by using the word “remote” in the spot where you normally specify city.

If you’ve been at your current job for a long time and have a good relationship with your boss, you may also want to consider asking if this is an option with your current role. Or, you may want to see what your company decides to do about going back.

Some companies little. Twitter have decided to allow employees to be remote forever.

As you can imagine, working from anywhere (especially when there’s a bonus involved) is a great new option. If you’ve ever thought of relocating, do research to find out if your favorite city is offering money for moving.

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

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Against my better judgment, I find myself reluctantly listening to certain arguments against scrapping monuments, statues, building names and such perceived to be racist: the “slippery slope” theory.

I blame the Dixie Chicks. They are now just “the Chicks,” having shed “Dixie” with little comment other than “We want to meet this moment” on the band’s new website.

I’ve never been fan or foe of the group and couldn’t name a single song it’s recorded. But I am a fan of Dixie, as a concept signifying “the South.” And, more important, home.

I even wrote a column https://www.gulflive.com/mississippi-press-living/2014/11/joe_rogers_the_al_lure_and_myst.html a while back extolling the virtues of Dixie Cup. But I am a fan of Dixie, as a concept signifying “the South.”

Not long after reading about the Dixieless Chicks, I learned more disturbing news: the owners of Dixie Beer, a New Orleans staple, are planning to change the name to something else.

As New Orleans, and our country, continue to evolve we find it necessary to reflect on the role our brewery can play in making our home more united, strong and resilient for future generations,” a statement on the company website reads.

Dixie is not my favorite beer. But whenever I go to New Orleans, I feel duty-bound to consume it. So long as it’s cold enough, it’s entirely ... drinkable. And taken in sufficient quantities, it already leaves me feeling united, strong and resilient.

But so it goes. I’m now bracing for news about Dixie Cups.

I don’t mean to make light of the current national conversation, long overdue, to address very real racial disparities and outrages in our country. For one thing, we need to take a hard look at and make substantial changes in the way policing and the justice system look at and make substantial changes in disparities and outrages in our country.

For one thing, we need to take a hard look at the role our brewery can play in making our home more united, strong and resilient.

I also support symbolic efforts, such as the decision to relocate a monument to Confederate soldiers on the campus of my alma mater, Ole Miss, to a more appropriate setting: a nearby Confederate cemetery. And I support the push to remove the bust of Nathan Bedford Forrest from the Tennessee Capitol.

But here’s an example of the slippery slope: There’s a Forrest Avenue in my relatively liberal neighborhood. That fact has recently thrown some folks into a tizzy, worried that it might have been named in honor of that much-maligned Confederate general.

Diligent study of historical maps turned up the finding that the original name was Forest, as in a group of trees, and that the additional R probably cropped up over the years simply as a misspelling. Still, some found the mere possibility of anyone making an unwtoward connection reason enough to try to change the signs.

On the national scale we’ve also seen, in an excess of misguided zeal, suggestions that public memorials to founding fathers such as Washington and Jefferson be done away with because they were slaveholders. Or “amoral monsters” as a columnist in one of my former newspapers recently described them.

I’d argue there is a very real distinction between Washington and Jefferson and, say, Robert E. Lee and Stonewall Jackson. Just as it’s possible to drink a Southern-named beer without hankerings to remove the state flag which, for 124 years, included the Confederate battle flag in the canton.

Though it should have been done decades ago, the fact that it was done even now is no small feat. My progressive friends have been celebrating. One tweeted before the change that he “would prefer a dirty washcloth to our current flag.”

I appreciate the sentiment and would be celebrating, too, except: To gather sufficient support to dump the old flag, a political bone had to be offered to its defenders: Any new version must include the words “In God We Trust.”

Thus demonstrating the unofficial state motto: Two steps forward, one step back.

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.
Financial Focus
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Protect yourself against financial scammers

It’s unfortunate, but true: During this period of economic uncertainty, one of the busiest “industries” has been financial scamming. But it goes on even during normal times, too, so you’ll want to know what to look for, and how to defend yourself.

For starters, just how widespread is financial fraud? Consider this: In 2019, more than 3.2 million fraud cases were reported to the Federal Trade Commission, with identity theft being the most common type of fraud, accounting for about one-fifth of the overall cases.

And fraudulent new accounts (mortgages, student loans, car loans and credit cards) amounted to about $3.4 billion in 2018, according to a study by Javelin Strategy & Research.

But if you examine these messages carefully, you can usually determine if there’s something off about them.

You might also want to file a complaint with the Federal Trade Commission, print it out and file it with your local law enforcement agency. And it’s also a good idea to contact the fraud department of the Federal Trade Commission has agreed to give Chattanooga for many years.

A committee called “Concerned Parents of Brainerd High School” has asked the Hamilton County grand jury to investigate what it claims is the “misspending of funds” by the Chattanooga Board of Education. The committee also asked that City Attorney Eugene Collins investigate funds of the school board that are not used for school purposes.

A current issue of the Electric League of Chattanooga’s publication has a chart prepared by Hassell Qualls of the Electric Power Board showing that Chattanooga spent $21 million last year on electric appliances. The bestselling item was air conditioners, $3.9 million worth, followed by TVs, $4.3 million, and washing machines, $2 million.

William R. Senter, Jr., educator, long active in civic projects, has issued a statement opposing the proposed charter for consolidated government. He said he believes the average citizen has shown too little interest in the matter and he feels there are “dangerous deficiencies” in the proposed charter.

The 14-acre site be used for a football stadium with construction to begin within 7 miles of the city limits. It would have five members nominated by the mayor and approved by the City Commission. They would serve one, two, three, four and five-year terms. Thereafter each member would be appointed for a five-year term.

Republican gubernatorial candidate Maxey Jarman this week told Tennessee’s weekly newspaper editors that he can attract more industry to the state than any of the other candidates for governor.

“I have worked with the industry people for many years in the operation of Chattanooga, under three conditions:

The City Commission passed on first reading this week an ordinance creating a Metropolitan Transit Authority to acquire and operate a mass transit system in the city and within 7 miles of the city limits. It would have five members nominated by the mayor and approved by the City Commission. They would serve one, two, three, four and five-year terms. Thereafter each member would be appointed for a five-year term.

To help yourself from being victimized, consider the following suggestions. They are certainly not an exhaustive list, but they should prove useful.

• Watch out for unsecure websites. Make sure a website is secure before entering any payment or personal information. Look for sites that start with HTTPS, rather than those with just HTTP, which are not secure and can be hacked. But even a site with HTTPS can still be used by scammers, so, if you don’t recognize the name of the company or group that’s requesting your information, do some research to make sure it’s legitimate.

• Review your credit reports. As mentioned above, the fraudulent opening of new accounts is a big source of financial scams. To be sure nobody has opened new accounts under your name, try to review your credit reports at least once a year. You can get them for free at AnnualCreditReport.com.

• Follow up on fraud. If you’ve already been victimized by having new accounts opened in your name, contact one of the three major credit reporting agencies (Equifax, Experian or TransUnion) and place a 90-day fraud alert on your credit file.

You might also want to file a complaint with the Federal Trade Commission, print it out and file it with your local law enforcement agency. And it’s also a good idea to contact the fraud department of the financial companies where the thief has opened a fraudulent account in your name.

• Be alert for suspicious links. “Phishers” have gotten quite good at sending out messages that look like they’re from reputable businesses. But if you examine these messages carefully, you can usually determine if there’s something off about them.

For example, no legitimate business will tell you, via this type of message, that you have to “correct your account” by providing additional information. And if you do hit the link provided, and it takes you to a third-party site, you can be pretty sure it’s bogus.

• Resist “act now” offers. If you get an offer, via phone or online, urging you to “act immediately” or “go paperless” with all your banks and financial services providers, but, if you still do receive paper documents, be sure to shred them when they’re no longer needed.

You save and invest for years to help achieve your long-term goals. Don’t let any of your efforts be undone by financial fraudsters.

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Newsmakers

New vascular surgeons join Chattanooga Heart Institute

The Chattanooga Heart Institute at CHI Memorial has added vascular surgeons Richard Sprouse, M.D., Sachin Phade, M.D., and Mark Fugate, M.D.

Sprouse received his medical degree from the University of Tennessee in Memphis. He completed a residency in general surgery at the University of Tennessee College of Medicine in Chattanooga and a fellowship in vascular surgery at Eastern Virginia Medical School in Norfolk.

Sprouse is board certified by the American Board of Surgery in general and vascular surgery and has practiced as a vascular surgeon since 2004.

Phade received his medical degree from West Virginia University. He completed his residency in surgery at East Carolina University in Greenville, North Carolina, and a fellowship in vascular and endovascular surgery at Northwestern University in Chicago.

Phade is board certified by the American Board of Surgery in general and vascular surgery and is a registered physician in vascular interpretation. He has practiced as a vascular surgeon since 2011.

Fugate received his medical degree from East Tennessee State University in Johnson City. He completed his residency in general surgery at East Carolina University and a fellowship in vascular surgery at John Hopkins University in Baltimore.

Fugate is board certified by the American Board of Surgery in general and vascular surgery and has practiced as a vascular surgeon since 2009.

Richard Sprouse, M.D.; Sachin Phade, M.D.; and Mark Fugate, M.D.

See Rock City selects new CEO

The board of directors of See Rock City has selected Susan Harris to serve as president and CEO of the company.

Bill Chapin, who organized a group of investors to purchase Rock City Gardens from his family in December 1984, will continue to serve as chairman of the board.

Harris originally filled the role of director of human resources and organizational development for SRC in 2008. She became president in 2013 and added chief operating officer to her responsibilities in 2016.

She is the first woman and the first person outside of the Chapin and Carter families to hold this position.

In addition to working with SRC, Harris is a member of the Rotary Club of Chattanooga and is a board member of the Chattanooga Tourism Company, the Tennessee Valley Railroad Museum and the Chattanooga Theatre Centre.

She also serves as a mentor with the 10 project and is co-chair of the St. Peter’s Episcopal Church Altar Guild.

Harris previously served on the board of directors for the Chattanooga Chamber of Commerce, the Chattanooga chapter of the Society for Human Resource Management, the Tennessee Academy of Gymnastics Booster Club and the Hixson Youth Athletic Association.

She is a 2018 Leadership Chattanooga graduate, has served as an executive mentor with the Principal Leadership Academy and has been an adjunct faculty member with the University of Phoenix.

Harris is a recipient of the Greater Chattanooga Hospitality Association’s Tourism General Manager of the Year Award. She has also received the Society for Human Resource Management’s HR Professional Excellence Award.

Harris is an HR Certification Institute Senior Professional in Human Resources and an SHRM Senior Certified Professional.

Previous professional positions include director of human resources for Express Financial Services and director of people development for Chattanooga Group.

Harris is a native Chattanoogan who earned her MBA from the University of Tennessee at Chattanooga in 2005 and her Bachelor of Science in political science from Berry College in 1990.

Chatt. State welcomes new director of academic advising

Chattanooga State Community College has selected Dr. Terri Hernandez as its director of academic advising.

Hernandez brings more than 12 years’ experience in higher education to the position.

A native of Indiana, Hernandez completed missionary work in Belize before enlisting in the U.S. Air Force. She served as a personnel specialist with cross training as a security specialist for six years before receiving an honorable discharge.

Hernandez then completed her doctorate in educational leadership from the University of Central Florida.

She has experience in the areas of admissions, transfers, veteran services, continuing education and professional development.

Advising questions can be directed to Hernandez at 423 697-3159 and terri.hernandez@chattanoogastate.edu.

Photos provided

>> 50 YEARS AGO From page 6

of my own business and know many of them personally,” Jarman said. “In addition, I believe industries considering locating plants in this state would be much more inclined to do so if they knew a businessman was governor.” The Republican candidate said industry is the key to any phase of a state’s progress. “Needed new industry in Tennessee would help us raise the average per capita income, help us provide better education, have better highways and many of the other things we need to improve our way of life.”

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Although Dumitru’s role as peacekeeper during family gatherings wired him for work as a litigator, he came to the law slowly through a series of small steps, the first of which was his experience as a member of the debate team at Fordham University.

College took Dumitru from his home in Queens, New York, to Fordham in the Bronx, where he dodged as much math and science as he could and focused on the liberal arts.

Dumitru also joined Fordham’s debate team. The parliamentary style competitions, in which one side makes a proposition which the other side then opposes, helped Dumitru to sharpen the skills he nurtured during family debates. As Dumitru and his team traveled to various colleges to compete in tournaments, he learned to think on his feet and become comfortable with public speaking, both of which lend themselves to the practice of law, he says.

“I don’t think I would be as effective as I am now if I had not had that experience – if I just had kept my head down and gone to my classes and hadn’t become comfortable with my strengths and limitations.”

Dumitru qualifies his experiences on Fordham’s debate team, which included trips to Singapore, South Africa and Canada to compete in world championship tournaments, as among the best in his 38 years of life. His days of competitive debating also nudged him closer to the law.

“I thought I might want to practice law if it was anything like debate,” he recalls.

After graduating from Fordham, Dumitru heeded the advice of people who suggested he spend some time considering whether or not he truly wanted to become an attorney and instead studied international relations at New York University.

While there, he met and began dating Chattanoogan native Jessica Mines.

Dumitru followed Mines to the Lone Star state, where she earned a juris doctor at the Texas Wesleyan School of Law (now Texas A&M University School of Law) in Fort Worth while he worked as a paralegal at a small litigation boutique in Dallas.

“I thought the best way for me to figure out if I wanted to practice law was to work at a firm,” he says.

Dumitru says he loved the experience, so he began taking classes at Southern Methodist University’s Dedman School of Law. He and Jessica later married and then returned to Tennessee when her father became sick. Dumitru completed his juris doctor at Vanderbilt University Law School.

Although Dumitru wanted to litigate, he accepted a position as a bankruptcy creditors’ rights attorney at Miller & Martin, where he had clerked during law school. Eventually, however, the firm allowed him to begin working with its litigators, and in time, he moved to the litigation department.

Throughout his years of practice, Dumitru says he’s endeavored to utilize his strengths as an attorney while ironing out the creases in his skills.

“When I dive into something, I really dive into it,” he muses. “And while I’m far from being a great oral advocate, I believe I’m good at oral advocacy.

“But I sometimes take on more than I can chew. I have a 5-year-old girl, a 7-year-old boy and a wife who runs a business, so I’m stretched thin already. Fortunately, I can’t recall a time when I didn’t complete a task or someone was disappointed with my work.”

Dumitru has also found that the practice of law differs from what he envisioned in law school.

“The practice of law is a slower moving vehicle than I thought it would be,” he notes. “But it has to be. Because of the practicality of the practice of law, it’s not, ‘Here’s the law and here’s the answer.’ “That can be difficult for clients, who often ask, ‘Why is this taking so long?’ My response is, ‘Because it has to. We want to make sure we protect your rights.’”

While the work lawyers do is difficult, Dimitri says, he’s also found that they sometimes make it more difficult than is necessary. Having said this, he hops onto what he admits is his soapbox to explain.

“The lack of civility is threatening to tear this profession apart. A lot of lawyers think being a zealous advocate and being a civil professional are mutually exclusive, but they’re not; there’s no reason why we can’t be kind to each other and still be strong stewards of the profession and good representatives of our clients.

“So the things I impart to everyone who’s younger is treat each other with respect and tell the truth because the judiciary and the lawyers under them are the last resort. If we can’t figure out a way to peacefully solve problems, where will people go?”

“This is a real concern of mine. There have been times when I have wanted to take an aggressive position with someone but stepped away and thought about whether or not that would move the ball forward.”

In contrast to the picture he painted of his family members engaged in thunderous debate, Dumitru speaks calmly and deliberately, even when he’s discussing civility among lawyers and other topics about which he feels passionate.

He says living in the South, which is more laid back than New York City, enables him to be who he truly is, despite the environment in which he grew up.

“In Queens, we were on top of each other all the time. I tell people Yankees aren’t the least bit stiff, there’s just no other way to be,” he explains. “I much prefer the Southern way of life to New York City.

“We go back one a year to see my family, and Jessica tells me the second the plane touches down in LaGuardia, I turn into a different person. I get tense, and by the time we come back, my accent has started to creep back in.”

In addition to representing clients at Miller & Martin, Dumitru is an active volunteer within his profession and community. His off-the-clock efforts include serving as a Tennessee bar examiner and working as a mentor on the Criminal Justice Act Panel.

The latter consists of private attorneys who represent criminal defendants when the public defender is unable to take a case.

“They established a mentorship program so younger attorneys like me who have an interest in serving can fill a void in the public sector,” Dumitru clarifies. “You work under the tutelage of a defense attorney in town and learn how the criminal justice system works.”

Dumitru also serves on the boards of St. Peter’s Episcopal School and Chambliss Children’s Center.

Dumitru spends the bulk of his free time with his family, which includes his wife, who’s now known as Jessica Dumitru, his son Noah, his daughter Lorelei and his parents, who now live in Hixson.

Parenthood is a role Dumitru relishes. “If I could do anything, I’d be a stay-at-home dad. I love it. It gives me an excuse to be a kid.”

Before COVID, the time we had together was less than we wanted it to be. But we’ve had the opportunity in the last few months to watch our kids grow in a way we never could before. ’That’s been a blessing during a time that’s been a curse for a lot of people.”

Dumitru’s wife is the owner of Art Creations in Chattanooga, which generally keeps the family close to home. That suits Dumitru, who harbors no love of traveling and prefers to support local businesses and restaurants.

Instead, Dumitru’s family comes to him every December and stays about 10 days. And, just like when he was young, they have those spirited conversations.

Dumitru says his wife is still adjusting to it. “Not only are we Eastern Europeans, we’re also New Yorkers, and we’ve invaded her quiet, docile lifestyle down here.”

At least it gives her a chance to see Dumitru assume the role that years ago started him down the path to the law. He enjoyed being the peacekeeper then, and he enjoys it even more now.
Realtor ethics code works for buyers, sellers

You probably already know that working with a Realtor gives buyers, sellers and investors many advantages they need to succeed in today’s real estate market. But did you know another advantage of working with a Realtor is the assurance that we subscribe to a strict code of ethics that provides clients with the highest degree of professionalism and service?

The National Association of Realtors adopted our code of ethics in 1913 and was only the second trade or business group in the U.S. to adopt mandatory ethical standards for its members. More than 100 years later, we continue to take the code and professionalism in our industry seriously.

The code is divided into three sections: duties to clients and customers, duties to the public and duties to other Realtors. For starters, Realtors pledge “to protect and promote the interests of their client” and to “avoid misrepresentation or concealment of pertinent facts related to the property or transaction.”

When you work with a Realtor in an agency capacity – meaning they are working for you, not the other side of the transaction – you should expect that they will go to bat for you during the transaction. The Realtor will assist you with negotiations, present your offers and counteroffers quickly, and generally work to achieve your interests.

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The code is the compass by which consumers can gauge reasonable expectations. For example, Realtors “shall not provide access to listed property on terms other than those established by the owner or listing brokers.”

This refers to the need for Realtors to confirm appointments for showings. In

REAL Trends identifies Chattanooga Realtors, real estate teams as among America’s best

REAL Trends has identified five Chattanooga Realtors and 24 local real estate teams as among the most productive in Tennessee in 2019 based on closed transaction sides and closed volume.

REAL Trends released the 2020 edition of its America’s Best Real Estate Professionals list this month in partnership with coaching and training company Tom Ferry International.

To qualify for inclusion, an individual agent must have closed at least 50 transaction sides or $20 million in sales volume in 2019. For real estate agent teams, the minimum is 75 transaction sides or $30 million in closed sales volume.

“The individual agents and teams who make up the 2020 list of America’s Best Real Estate Professionals represent only about 1.5% of all Realtors in the country, yet account for over 10% of the closed transactions and more than 16% of all the sales volume closed last year,” says Steve Murray, president of REAL Trends.

The average Realtor did fewer than nine transactions and $2.4 million in volume in 2020, according to REAL Trends.

The following Chattanooga-based agents and teams made REAL Trends’ America’s Best Real Estate Professionals list:

**Individuals by volume**
- Justin Tate, Real Estate Partners: $22,973,051 (32nd in state)
- Sarah Ketterer, Keller Williams Realty: 61 sides (69th in state)
- Stevie Rifenberick, Keller Williams Realty: 59.75 (72nd in state)
- David Turner, RE/MAX Properties: 56 (80th in state)

**Individuals by transaction sides**
- Justin Tate: 93 sides (17th in state)
- Geoff Ramsey, RE/MAX Properties: 69 sides (46th in state)
- Sarah Ketterer, Keller Williams Realty: 61 sides (69th in state)
- Stevie Rifenberick, Keller Williams Realty: 59.75 (72nd in state)
- David Turner, RE/MAX Properties: 56 (80th in state)

**Small teams by volume**
- The Paula McDaniel Group, Real Estate Partners Chattanooga: $40,635,451.60 (14th in state)
- The Lawrence Team, Berkshire Hathaway HomeServices J Douglas Properties: $37,088,000 (17th in state)
- Henon Team, Keller Williams Realty: $35,195,223.60 (18th in state)
Small teams by transaction sides

The Lawrason Team: 130 (17th in state)
The Paula McDaniel Group: 120 (20th in state)
The Torgerson Team, Keller Williams Realty: 117 (22nd in state)
Kelly Joona Team, Keller Williams Realty: 111 (25th in state)
Team Tim West, Keller Williams Realty: 110.50 (26th in state)
The Blankenship Team, Keller Williams Realty: 104 (31st in state)
Henon Team: 96 (tied for 35th in state)
The Trust Team, Keller Williams Realty: 96 (tied for 35th in state)
The Ryan King Team, Keller Williams Realty: 88 (46th in state)
Frank Trimple Homes, Keller Williams Realty: 87.10 (47th in state)
Kelly Cooper Homes, Keller Williams Realty: 83.25 (49th in state)
The Blankenship Group, Keller Williams: 76 (58th in state)
Realty: 76 (58th in state)

Properties: $106,301,582.93 (second in state)

Large teams buy volume

Robinson Team, Keller Williams Realty: $93,048,969 (third in state)
Mark Hie Team, Keller Williams Realty: $80,337,579 (eighth in state)
The Lea Team, Keller Williams Realty: $66,093,409.11 (ninth in state)
Kellerhals Team, Keller Williams Realty: $47,849,367.60 (12th in state)
Kellerhals Team, Keller Williams Realty: 195.92 (12th in state)
Robinson Team: 207 (10th in state)
Kellerhals Team: 195.92 (12th in state)
The rankings are compiled based on surveys from every nationally branded network, many state and local Realtors associations, MLSs, applicants from past years’ rankings and the 900 largest brokerages in the U.S. Verification from an independent source is required for all submissions. In addition, REAL Trends senior staff reviews every submission for completeness and accuracy.

Sources: REAL Trends; realtrends.com

Large teams by transactions sides

The Edrington Team: 379 (second in state)
Team Montieth: 232.40 (seventh in state)
Dixson Team: 211.58 (eighth in state)
Chattanooga Property Shop: 126.25 (18th in state)
Durham Team, Keller Williams Realty: 115.60 (22nd in state)
The Evans Group, Keller Williams Realty: 105.15 (29th in state)

Home energy rating index

• National Green Building Standard
• Energy Star
• Enterprise Green Communities
• Green Globes
• Living Building Challenge
• LEED

There are three categories of energy efficiency that will be based on your current needs and interests: net zero-energy homes, net zero-energy-ready homes and net positive-energy homes.

A net zero-energy home produces as much energy as it uses. The energy the home produces must meet the household’s needs. This is often achieved through renewable energy such as solar panels.

To achieve net-zero energy, the home should be designed using a holistic approach that strives for efficiency and reduces energy consumption without sacrificing service or comfort. A net-zero-energy-ready home is outfitted with the necessary structural and technological support to install energy-producing technologies in the future. Net zero-energy-ready homes are appropriate for homeowners who would like the option to install energy-producing technology in the future.

Recent research from the National Association of Home Builders shows nearly half of homeowners are willing to invest between $1,000 and $10,000 in order to save $1,000 annually on their utility bills, and 37% are willing to spend upward of $10,000.

If you’ve decided to build or upgrade with energy efficiency in mind, start with learning the terminology surrounding the types of building practices and features that will support your decision.

An energy-efficient home uses less energy than a traditional home without compromising service to owners and occupants. Energy efficiency can be achieved through improved thermal envelopes, solar-oriented construction, low-e windows and efficient appliances.

Programs that measure energy efficiency include:

• National Green Building Standard
• Energy Star
• Enterprise Green Communities
• Green Globes
• Living Building Challenge
• LEED

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It is also a Department of Energy program that partners with and recognizes professionals who build to specific requirements around energy savings, comfort, health and durability. A net positive-energy home produces more energy than it needs. It is energy either specific technologies produced or energy-efficiency measures saved.

Homeowners might receive credit from their utility company for excess energy returned to the grid.

Homeowners can get a general sense of how energy efficient their home might be using the following rating systems.

Home energy score

This is a Department of Energy program often used for existing homes. A home receives a score of 1-10 based on its energy use, with 10 being the most efficient. As with a miles per gallon rating for a car, the HES is based on a standard assessment of energy-related assets to allow for easy comparisons across homes in the housing market.

Home energy rating index

This is a Residential Energy Services Network program often used for new homes. A home receives a score of 0-150 based on an energy audit and report, with a lower score indicating a more energy-efficient home.

The scoring system compares your home to a home built to code in 2006, which is known as the reference home. The reference score would be a 100 on the HERS index, whereas a newer home or one built to a green standard might score a 60.

More information on high-performance sustainability and green building practices is available at nahb.org/green.

To find a homebuilder or remodeler who can help you incorporate the latest green products and building techniques, visit the online directory of the Home Builders Association of Greater Chattanooga at www.HBAGC.net.
Foreclosure Notices

Hamiton County

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on July 23, 2020, at 3:00 p.m. at the Hamilton County Courthouse, 625 Georgia Ave., Chattanooga, Tennessee 37402. Notice of this Foreclosure Sale is being given by publication in the Chattanooga Times Free Press, pursuant to the terms of a Deed of Trust filed on May 23, 2013, executed by James Blake Morrow, an unmarried man, to BSI Financial Services, Inc., of record in Book 10199, Page 20, in the Register of Deeds of Hamilton County, Tennessee, which Deed of Trust is declared null and void as follows, to wit:

The sale is free from all liens or encumbrances except those created by a fixture filing or any applicable homestead or association dues or assessments; all claims or liens or encumbrances as to which a notice of foreclosure has not been served; and any other claims or liens or encumbrances as to which a notice of foreclosure has not been served, and any other claims or liens or encumbrances as to which a notice of foreclosure has not been served, and any other claims or liens or encumbrances as to which a notice of foreclosure has not been served, and any other claims or liens or encumbrances as to which a notice of foreclosure has not been served, and any other claims or liens or encumbrances as to which a notice of foreclosure has not been served.

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IN THE INTEREST OF:
June 26, July 3, 10, 17, 2020
and Tyrell Patton in the Juvenile Court Clerk's
by the Rules of Juvenile Procedure and T.C.A.
gal Custody and Ex Parte Order will be governed
means that the state will ask the Court to let
the adjudicatory hearing in their absence.
the hearing in her absence.

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TERRELL THOMPSON presence. This 22 day of June, 2020.
LARRY L. HENRY
Circuit Court Clerk
J. Morris D.C.
Deputy Clerk

Attorney for Plaintiff
Pro Se
July 10, 13, 27, 24, 31
2020
Cplt1195

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 19G07328
Plaintiff: COURTESY FINANCE OF TENNESSEE
against him. This Order shall be published in
requiring the defendant to appear at the time
and was levied upon certain property or money.
been attached.

ORDER OF PUBLICATION
It appearing from the record in this case that the defendant is a nonresident of Ten-
nessee, and certain property or money has
been attached.

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‘55’ a valuable resource for those stuck in career limbo

Your last regular paycheck has come and gone. That was a while ago, back before you were downsized/laid off/reassigned right out of a job, and you’re not sure what to do.

Your savings are nearly gone, your retirement funds are next and you’re too young to get Social Security. In “55, Underemployed, and Faking Normal” by Elizabeth White, you’ll see how to make this new life work.

At 35 years old, Elizabeth White had a solid job at the World Bank, she owned a house and was heading to Harvard to get a Ph.D. There, she “caught the entrepreneurial bug” and, in partnership with her mother, became a business owner. When the business failed, she was resilient and landed some consulting gigs that put her finances back to where they were before.

And then the Great Recession hit. Suddenly, White was exactly where the title of this book indicates: Too young, too old and suddenly “totally out of the loop.” Shortly afterward, when an essay she penned went surprisingly viral, she learned that she wasn’t alone.

Experts say that, to retire successfully, Americans need “15 to 20 times their annual salaries” in some sort of savings or program but White points out the realism. Very few new retirees have achieved that. The vast majority haven’t. What’s more, rosy retirement pictures are painted of island getaways, long walks in Paris and palatial homes, when the reality is that a very high percentage of Americans age 55 and older don’t know where they’ll be living this fall. Some of America’s seniors are trying to get by on less than $500 per month.

If this is your new reality, there are things you can do.

First, know that “the cavalry ain’t coming,” and you’re more-or-less on your own. Learn to “small up” in your housing and your possessions by knowing exactly what’s important to you. Re-think your priorities. Ignore your pride away and take the dang food stamps. Take care of your home. Take care of your relationships. Take care of yourself.

So, here’s what you need to know about “55, Underemployed, and Faking Normal”: what you get out of this book will depend on how old you are now.

Regardless of what the title indicates, this book is absolutely for new college grads or those entering the workforce this year and are serious about their futures. Younger readers, throw away those horror novels that line your shelves; for you, this book is a cautionary, real-life, terror-filled memoir that doubles as a hardcover warning for your elderhood.

For anyone who’s facing a retirement that’s not necessarily on their terms, the author has frights for you, too, but they’re tamer. You’ve met those terrors already, and the advice she offers helps make them less scary, more attackable, more survivable.

“55, Underemployed, and Faking Normal” is useful, even enjoyable, but it’s serious stuff with no fluff. For readers who are facing a new reality for their Golden Years, reluctantly or otherwise, reading it might pay off.

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

Too young, too old

‘55’ a valuable resource for those stuck in career limbo

‘55, Underemployed, and Faking Normal: Your Guide to a Better Life” by Elizabeth White

c.2020 in paperback, Simon & Schuster

$17 272 pages
Rainy-day fund makes much more sense now

Life lessons learned while sheltering at home

By Courtney Jespersen  | NerdWallet

Shelter in place. Lockdown. Quarantine. Whatever you call it, it’s been a few months since the COVID-19 pandemic taught us what staying home for an extended period of time actually looks and feels like.

These are unprecedented times. And although things are unpredictable right now, we can control our ability to emerge from this challenge differently than we entered it.

"Like everything in life, every challenge and every hardship is a lesson to be learned," says Eric Simonson, certified financial planner and owner of Abundo Wealth based in Minneapolis.

Some of these takeaways are spiritual, emotional, mental or physical. And some are financial.

Here are three pieces of money advice you can apply to your bank account, budget and lifestyle as life evolves after lockdown.

Insulate against emergencies

Financial experts believe this pandemic has illuminated the pressing need for emergency funds and cash reserves.

"Financial advisers for years, I think, with a lot of people, could talk until they’re blue in the face about why an emergency fund is a good idea," says Kevin Mahoney, CFP, founder of Illumint, a virtual financial firm based in Washington, D.C.

"But for people who were fortunate to have not actually experienced an unexpected medical event, a long-term job loss, whatever it might be, it can be hard to really convince people that this is a top priority for their money."

Now, job losses, furloughs and medical emergencies have provided a tangible example of why these funds are so important.

The general rule of thumb for an emergency fund is to have three to six months’ worth of living expenses saved. That may or may not be enough, depending on the circumstances. If you’re able, save something now. Even $500 is a good start.

Prepare (don’t panic)

Emergency readiness will likely also extend to home pantries. For better or worse, when trendy wares in, consumers begin panic shopping.

Americans have seen the repercussions of that firsthand – disinfecting wipes are still difficult to come by.

Forward-thinking consumers will likely begin to accumulate a reasonable amount of essential supplies or stock an emergency kit in case they are ever again unable to leave the house for an extended period of time.

"Consumers will adopt a mindset of ‘sufficient stockpiling,’ as their awareness of life’s uncertainties has been magnified due to COVID-19," Ross Steinman, professor of consumer psychology at Widener University in Pennsylvania, said in an email.

While there’s no need to hoard, it may be beneficial to prepare in case other people once again panic shop for food and essentials at the onset of future emergencies.

You may want to employ savvy shopping strategies for those necessary items that you’ll continue to buy. That may include purchasing bulk quantities at a lower price per unit, using products more sparingly or applying online coupons in an attempt to save money.

"During COVID-19, many consumers lost their primary source of income, or had it drastically reduced," Steinman said. "As a result, individuals will be aggressively searching for discounts and promotions."

Shift your spending

Monthly expenses will likely also look different moving forward. Mahoney believes the stay-at-home orders have acted as a budget reset for many.

'It’s hard to press pause on spending habits that you’ve had for many years," Mahoney says.

But for months now, most people have been left with no choice other than to stop traveling, dining out, attending concerts and going to the movie theater. Budgets have therefore skipped over expenses that used to be recurring.

Some of these new routines might stick even when life regains some sense of normalcy. (Maybe you actually like those PB&J sandwiches at home. Or, maybe you’ll continue watching movies at home instead of in the theater.) If these do stick, it’s possible you’ll spend less discretionary money in the months ahead than you did before the pandemic began.

"Through all three of these lessons, it’s clear living through a pandemic has served as an impetus to raise awareness about financial preparedness."

"A lot of my clients are now way more interested in budgeting and knowing where all of their dollars are being spent than they used to be," Simonson says. "I think that will continue."

Courtney Jespersen is a writer at NerdWallet. Email: courtneyn@nerdwallet.com. Twitter: @courtneynerd.
More demand than production

Summertime car deals less generous but still solid

By Cameron Rogers | Edmunds

With summer in full swing, we typically see car dealerships heavily discounting excess inventory around the Fourth of July holiday. But the novel coronavirus and its effects make this year different from most.

Demand for new cars has rebounded over the last couple of months, but vehicle production lines have not yet returned to full capacity, which means shoppers should not expect to see the jaw-dropping discounts of previous years.

That said, Edmunds has identified five vehicles that are both highly discounted and rated well by the Edmunds editorial staff. We’ll let you know what we like about each one, recommend a trim level, and list the available features. 2020 Jeep Cherokee Limited includes a long list of driver assistance features. 2020 Kia Sorento EX is a great value and has a solid range of features and is available in a wide range of configurations.

**Compact SUV: 2020 Jeep Cherokee**
Average discount: $4,989 (15.2%)

The Jeep Cherokee is possibly the most capable compact crossover on the market. All-wheel drive is available on every trim, and the Cherokee Trailhawk comes with upgrades that give it unparalleled off-road performance.

Even if you stick to the pavement, you’ll enjoy the Cherokee’s spacious interior and comfortable seats. There aren’t many drawbacks, but we’re not enamored with its transmission.

While we prefer the off-road-oriented Trailhawk trim, it’s also one of the most expensive Cherokee models. The Limited is more appropriate for most buyers.

Add the technology package, which includes a long list of driver assistance features. 2020 Jeep Cherokee Limited manufacturer’s suggested retail price with options: $34,690.

**Full-size pickup: 2020 Ram 1500**
Average discount: $7,850 (14.8%)
The Ram 1500 is our top-rated pickup truck for 2020. It is outfitted with the nicest cabin in the class and delivers an exceptional ride thanks to its unique use of coil springs in the rear suspension.

You won’t be overwhelmed with engine choices, but each of the three motors is strong.

Full-size pickup trucks offer so many combinations that it can be hard to recommend a single configuration. That said, the Laramie trim is a great value and opens the door to many of the Ram’s available features.

Our recommended build – a crew cab with the short bed, four-wheel drive, the V8 engine with eTorque, and the Laramie Level 1 package – is well-rounded and can tackle just about every job you throw at it. 2020 Ram 1500 Laramie MSRP with options: $52,175.

**Sedan: 2020 Ford Fusion**
Average discount: $3,800 (14.2%)

This Fusion generation has been on sale for the better part of a decade, but Ford has kept its midsize sedan remarkably fresh over the years. Highlights include capable handling, the intuitive Sync 3 infotainment system, and a roomy cabin designed with upscale materials.

On the downside, both the standard and midrange engines provide underwhelming acceleration.

We recommend the SE with the sportier turbocharged 2.0-liter engine and the Co-Pilot 360 Assist package of driving aids. 2020 Ford Fusion SE MSRP with options: $28,940.

**Three-row SUV: 2020 Kia Sorento**
Average discount: $4,056 (12.7%)

Few small crossovers offer a third row of seating, and the Kia Sorento is the best of the bunch. It has more interior room than other small three-row SUVs, but the back row is still best for children.

The Sorento is notable for its excellent ride and strong value, though the driving experience is rather joyless.

The standard four-cylinder engine is underpowered; we recommend going with the V6 instead. It comes standard on the S trim, which starts at around $34,000.

If you have some wiggle room, the pricier EX model adds a wealth of luxury and safety features. 2020 Kia Sorento EX MSRP: $36,610.

**Midsize pickup: 2020 Chevrolet Colorado**
Average discount: $4,396 (12%)
The Chevrolet Colorado is the perfect vehicle for buyers looking for an inexpensive, highly useful pickup. Whether you want a no-frills workhorse or a loaded desert runner, the extensive Colorado lineup ensures there’s something for everyone.

The Colorado makes up for its underwhelming cabin materials with a surprisingly comfortable ride and strong payload and tow ratings.

You should find pretty good discounts on our recommended LT trim. It comes with a solid range of features and is available in a wide range of configurations.

We think the crew cab, four-wheel drive and short bed combo is a good start, and the V6 is a worthy upgrade.

The available Convenience and Luxury packages are nice additions that still keep the price within reason. 2020 Chevrolet Colorado LT MSRP with options: $38,310.

**Edmunds says**
Though discounts aren’t as steep as in previous years, shoppers can still score a great deal on a new vehicle this month.
Make sure to check for low APR offers since finance rates are the best they’ve been in years.

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