ATTORNEYS

Easing the pain of survivors
Local attorney explains significance of Armenian genocide recognition.

REAL ESTATE

Major change, Majors’ success
Crye-Leike’s newest broker offers lesson in flipping disappointment.

WHAT NOW FOR RETAILERS?

Consumers say they want to buy in-person but have grown used to delivery convenience

By Joe Morris

When Tennessee communities shuttered in March 2020, small businesses with a model that relies on heavy in-person traffic — restaurants, retail stores, etc. — were hit particularly hard. Now some of them are cautiously pursuing more normal operations and putting into place the hard lessons learned over the last 13 months. First, the devastation. Even with some federal financial support, including the Paycheck Protection program, many failed. By December 2020, the National Restaurant Association was reporting that 110,000 eateries, or one in six nationwide, had permanently closed or shuttered for the long term.

Retail is harder to track since it’s often a catch-all term, but the Federal Reserve recently reported that businesses providing personal services could account for as many as 100,000 more closures between March 2020 and March 2021 than historical levels.

Like their counterparts elsewhere, Tennessee restaurateurs and their retail counterparts that survived had to quickly find new ways of connecting consumers with their products. What they learned should help them get back on their feet quicker, and be more prepared for another worst-case scenario, says Stephanie Noble, Proffitt’s Professor of Marketing and William B. Stokely Faculty Research Fellow at the University of Tennessee’s Haslam College of Business.

“There was already a major shift to online shopping in the retail landscape prior to the pandemic, and it just continued,” Noble says. “Smaller retailers may not have been ready, and those who survived were able to get an online

By Joe Morris

50 YEARS AGO

What was going on in Chattanooga in 1970?

Saturday, May 8 to Friday, May 14:

The Chattanooga Kiwanis Club has nominated David V. Edmondson, president of Edmondson Business College and a member of the State Board for Private Schools, for president of Kiwanis for 1971-72. Nominees for other offices in the June 1 election are Paul Lewis and Walter Stamper, Jr., first vice president; Ted Mills and E.T. Murphy, second vice president; Lamar Rankin, treasurer. One candidate will be chosen from each contest. Nominated for directorships, with three to be elected from the list, were Dr. Tom Braly Jr., Ben Harvey, Marvin Pregulman, Dr. Billy Steel Jr., Bernard Stone and C.H. Walters. More than 5,500 persons were examined at the 13th annual area Lion’s Glaucoma Clinic, May 6, at East Ridge city hall and Rivermont Presbyterian Church. Joe B. King was chairman and Robert Veller, co-chairman, Harold Sholl was publicity chairman for the seventh straight year.

The Building Co., wholly-owned real estate division of Lovemans, Inc., has announced purchase of Highland Plaza Shopping Center. Richard L. Moore Jr., Lovemans president, said the property purchase was primarily an investment but future plans might include a Lovemans branch store in the center. The purchase was made from the Manuel Russ estate through

See 50 YEARS AGO, page 5

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Jennifer Smith has joined the Chattanooga office of Husch Blackwell as senior counsel. Smith, who’s licensed in Tennessee, Georgia, Texas and Arkansas, joins the firm’s financial services and capital markets industry group. She brings to Husch Blackwell an extensive background in estate planning and conservatorships. Smith earned her J.D. from Texas Tech University School of Law and a degree in marketing and economics from the University of Tennessee at Knoxville.

Her professional memberships include the Chattanooga Tax Practitioners, the Estate Planning Council of Chattanooga and the Southeastern Tennessee Legal Association for Women. Smith also is active in numerous Chattanooga arts organizations, including singing in the Chattanooga Symphony & Opera Chorus, as well as having served on various arts organizations' boards of directors.

Source: Husch Blackwell

Jennifer Smith

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Declaration eases pain of Armenian survivors

Dumitru explains enormity of U.S. recognition

By David Laprad

Many historians believe Aldolph Hitler concluded his Aug. 22, 1939, briefing with his generals about the impending invasion of Poland by saying: “Who, after all, speaks today of the annihilation of the Armenians?”

In his chilling statement, Hitler was referring to the extermination of as many as 1.5 million Armenians in the Ottoman Empire between 1915 and 1916.

The stage for what is known today as the Armenian genocide was set on April 24, 1915, when the empire’s minister of interior, Talaat Pasha, ordered the arrest and deportation of Armenian intellectuals in what is now Istanbul. Most were ultimately murdered.

A month later, the Ottoman Empire began the mass deportation of ethnic Armenians, sealing a terrible fate for more than a million human beings.

Just more than 80 years after Hitler callously cited this event, the United States government spoke of the annihilation of the Armenians.

On April 24, 2021, both houses of Congress passed resolutions formally recognizing the killings as genocide.

That same day, President Joe Biden referred to the events as genocide in an official White House statement that compared the atrocities, which followed decades of Armenian persecution in the Ottoman Empire, to those committed in Nazi-occupied Europe.

Armenians in the U.S. had pursued this affirmation since the 1960s, says Miller & Martin attorney Mike Dumitru.

Dumitru and his family were among those who had sought the U.S. government’s acknowledgement that the slaughter—which involved mass shootings, starvation, dehydration, exposure and disease—constituted genocide.

As a Chattanoogan, Dumitru is far removed from his roots in the New York City borough of Queens, and even farther removed from the origins of his mother’s family in Armenia, which the Ottoman Empire absorbed.

But Dumitru is not removed from the long reach of Armenian history, nor was...
he detached from the enduring impact of the genocide as he grew up.

Rather, Dumitru listened to his grandmother tell stories about how her father and grandfather were the only members of their immediate family of 25 to survive the genocide, he shared his family’s grief over its loss and joined his mother, grandmother and others on an annual pilgrimage to Times Square to implore the U.S. government to simply call what happened genocide.

“Every April 24th, the Armenian community would congregate for a rally to convince the U.S. government to recognize what happened,” Dumitru remembers. “We wanted our country to call a spade a spade.”

But nothing in the world of politics is simple. Turkey, which insists the death toll has been inflated and claims those killed were victims of civil war and unrest, rejects classifying the event as a genocide, says an NPR article published the day of Biden’s declaration.

Nevertheless, Turkey is an ally of the U.S. in a part of the world where the nation has few friends, and over the years people in the seats of power on Capitol Hill and in the White House were reluctant to impel the relationship, Dumitru suggests.

“The closest we came was Ronald Reagan using the ‘g’ word in a letter or speech.”

After Biden ended decades of foot-dragging by U.S. presidents and issued his proclamation, Dumitru expressed his gratitude on Facebook:

“Today was a monumentally important day for my family, not just because it’s the 106th anniversary of the commencement of an historical event not even referenced in ... [most] history books, but because it’s the first time the government of the country to which my family immigrated to find a better life acknowledged the gravity of the persecution their ancestors endured.”

Nearly a week later, Dumitru says he can only speculate as to why Biden, along with Congress, chose this moment to avow the true nature of the darkest chapter in the history of the Armenian people.

“Perhaps the current administration wants to assert itself as a moral compass,” he says. “Regardless, 32 countries now recognize what happened as genocide, and the U.S. is one of them.”

Calling what the Ottoman Empire did to the Armenian people genocide (a word that didn’t exist until Polish lawyer Raphael Lemkin coined it in his 1944 book, “Axis Rule in Occupied Europe”) is critical, Dumitru adds, because it speaks to the intent of the entity that ordered it.

“Turkey will say there was internal dis and Verjin Carabelayan, at their wedding on Sept. 29, 1929. Avedis and his dad were the only survivors out of a family of 25 of the Armenian genocide.

Dumitru was born into this rich cultural brew in 1962 and grew up in a home that included flavors of Greek Orthodox, Armenian Orthodoxy and foods from various ethnic backdrops.

Although the Armenian genocide haunted the family like a ghost it refused to exercise, Dumitru says he and his parents were happy and their home was a place of spirited debates, festive holiday gatherings and the warmth of loved ones.

During the 1980s, the Armenians in Dumitru’s family were finally permitted to visit Armenia. He remembers:

“From page 3

He wasthrilled.”

When you ask a question or suggestion, you can call during normal business hours.

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The editors are responsible for the writing and display of the news, data and features in this newspaper. If you have a question or suggestion, you can call during normal business hours.

— David Laprad, Editor
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Photograph provided

ABOVE: Mike Dumitru’s 94-year-old grandmother delivers a history lesson to his children.

LEFT: Mike Dumitru’s great-grandparents, Avedis and Verjin Carabelayan, at their wedding on Sept. 29, 1929. Avedis and his dad were the only survivors out of a family of 25 of the Armenian genocide.

Dumitru was born into this rich cultural brew in 1962 and grew up in a home that included flavors of Greek Orthodox, Armenian Orthodoxy and foods from various ethnic backdrops.

Although the Armenian genocide haunted the family like a ghost it refused to exercise, Dumitru says he and his parents were happy and their home was a place of spirited debates, festive holiday gatherings and the warmth of loved ones.

Still, April 24th was a solemn annual occasion in which Dumitru’s family locked arms and called for its government to “call a spade a spade.”

“The more you don’t acknowledge an historical event, the greater the likelihood it will recur,” Dumitru explains. “It’s another arrow in the quiver of those who want to push others down based on characteristics that are uncontrollable, like their ethnicity or skin color.

“It’s another tool for the wicked.”

When Biden issued his statement, Dumitru says each surviving member of his family felt different emotions based on their age, even as joy and sadness collided within all of them.

“With every generation that’s removed from the genocide, there’s a fading of memory and pain. For my grandmother, it was one emotion; for my mother and her sister, it was another because they had lived a different part of it.

“My cousins and I are the farthest removed and probably know the least about it, so we had different emotions. But at the end of the day, we were all thrilled.”

— David Laprad, Editor
dlaprad@hamiltoncountyherald.com

Photograph provided
**Newsmakers**

**Life Care names Dale to Red Bank exec. director**

Jimmy Dale is the new executive director of Life Care Center of Red Bank, a skilled nursing and rehabilitation facility. Dale most recently served as executive director at Life Care Center of Cleveland. Before that appointment, he was executive director at Life Care Center of Copper Basin in Ducktown.

Dale earned a degree in long-term care administration from Southern Adventist University in Collegedale.

---

**Partnership for families names two directors**

Partnership for Families, Children and Adults has named two new program directors: Sarah Elghalban, director of strategy and grant compliance, and Karen Nichols, director of stability services.

As a member of Partnership’s administration team, Elghalban will monitor grant compliance, program outcomes, reporting, grant budgets and performance of federal and state grants and organize and lead all strategic planning efforts.

She also is tasked with guiding the agency’s accreditation inspection process.

Elghalban’s previous roles at Partnership include director of stability services, assistant director of victim support services and domestic violence shelter supervisor.

She currently serves as chair for the Hamilton County Citizens Review Panel, a federally mandated panel that examines the effectiveness of the child protective services system.

Nichols earned a degree in psychology from University of Tennessee at Chattanooga.

She will direct the activities of the River City Youth Collective and Building Stable Lives programs.

---

**Jerman joins Boy Scouts board development VP**

The Cherokee Area Council of the Boy Scouts of America has appointed JJ Jerman, president of Office Furniture Warehouse, to its executive board as vice president of development. An Eagle Scout, Jerman will work behind the scenes on fundraising programs.

---

**DUMITRU**

> Although three generations of family separated Dumitru from the epicenter of the genocide, he felt the aftershocks growing up, and says they are part of what drove him to practice law.

For context, Dumitru tells the story of his family’s connection to another chapter of Armenian history: The assassination of Pasha in Germany in 1921.

“When the empire fell, Pasha read the writing on the wall and Red to Berlin. Later, the Armenian Revolutionary Federation started a project called Operation Nemesis, which was designed to find and bring to justice the people responsible for the genocide,” Dumitru begins.

“My great-great-grandmother’s cousin Soghomon Tehlirian was a member of the ARF. He traveled to Berlin, found Pasha and killed him in broad daylight with a single bullet.”

Dumitru says Tehlirian didn’t try to escape, but rather allowed himself to be arrested on the spot. He was subsequently tried in a German court and found not guilty.

“Tehlirian brought a killer to justice, which is great, but at the same time, he felt compelled to do that because he didn’t have faith in the justice system,” Dumitru notes.

“So, it means a lot to me that people in this country have faith in its just system, because without the barricade of the judiciary, people might desperate to take things into their own hands, which is a terrifying thought.”

Dumitru says some in the Armenian community say Biden’s proclamation falls short because it doesn’t name Turkey as the perpetrator of the genocide, but he doesn’t agree.

Rather, he says he’s grateful to have an ending for a story he will someday share with his 6-year-old daughter.

“My wife and I told them about what Biden said and why it was important to our family, but we left out the grisly details,” he says. “When they’re older, we’ll have a conversation about what happened between 1915 and 1917 and our family’s connections to it. And, hopefully, they’ll do the same with their kids.”

Dumitru’s Facebook profile contains a photograph of him and his wife watching their children running joyfully across the grassy carpet of a sunlit patch of green forest.

The image is full of life and stands in lush contrast to the grainy black and white photographs of heaps of dead Armenians snapped in the wake of the genocide.

A famous excerpt from a 1935 short story by Armenian novelist William Saroyan adds even more weight to the photograph of Dumitru’s children.

Regarding the survival of the Armenian people following the genocide, Saroyan wrote:

“I should like to see any power of the world destroy this race, this small tribe of unimportant people, whose wars have all been fought and lost, whose structures have crumbled, literature is unread, music is unheard and prayers are no more answered.

‘Go ahead, destroy Armenia. See if you can do it. Send them into the desert without bread or water. Burn their homes and churches. Then see if they will not laugh, sing and pray again.

‘For when two of them meet anywhere in the world, see if they will not create a New Armenia.’

Dumitru displays this passage from Saroyan’s story in his home as a reminder of not only the genocide of the Armenian people but also the triumph of their survival – a triumph in the country where he and his family live as citizens now celebrates with them.
Financial Focus
Stan Russell
Stan.Russell@edwardjones.com

First-time homebuyer? Follow these steps

Is homeownership a goal of yours? It does offer some benefits, in addition to meeting your basic need for shelter. The equity you build in your home can be a valuable financial asset, and you might get to deduct your interest payments on your taxes. But if you’re a first-time homebuyer, what steps should you take?

First, make sure the time is right for you in terms of your personal and financial situations. For example, are you fairly confident that your employment is stable and that your earnings won’t decline? Of course, external events can also play a role in your decision.

A recent study by Morning Consult and Edward Jones found that 12% of respondents postponed purchasing a house during the COVID-19 pandemic. But if you’re ready and eager for homeownership, consider the following steps:

• Save for a down payment. The more money you put down for a home, the lower your monthly payments, although there’s also a point at which overly large down payments can be financially unwise. However, if you can make a down payment of more than 20% of the purchase price, you can generally avoid having to pay for private mortgage insurance on top of your monthly payments. Also, as a first-time homebuyer, you might qualify for down payment assistance from your local or state housing authority or a nonprofit group.
• Check your credit score. A higher credit score gives you a better chance for a lower interest rate. You can request a credit report from annualcreditreport.com, and you might be able to get a credit score for free from your bank. If you need to improve your score, you may want to delay your home purchase.
• Learn how much you qualify for – and how much you should spend. Once you think you’re ready to begin the home-purchasing process, you may want to contact a few lenders to determine the size of the mortgage for which you qualify. Be aware, though, that just because you can get a mortgage of a certain amount, does not necessarily mean that you should. You don’t want to become “house poor” – that is, you don’t want to spend so much on your house payments that you are cash strapped and can’t afford to save for other goals, such as college for your children or a comfortable retirement.
• You might want to establish a budget for how much you can readily afford to pay for your mortgage each month – and try sticking to it before you buy the house. If you have extra savings, put it toward your down payment.
• Prepare for unexpected costs. You can plan for your mortgage, utilities, taxes and insurance – but when you own a home, you’ll always encounter unexpected costs. You may need to get a new furnace, repair your roof or face any number of other maintenance issues.

To help prepare for these costs, try to build an emergency fund containing three to six months’ worth of living expenses, with the money kept in a liquid, low-risk account. Without such a fund, you might be forced to dip into your long-term investments or take on added debt to pay for these unanticipated expenses.

Homeownership can be a rewarding experience – and the rewards will be even greater when you’ve “done the numbers” and prepared yourself financially.

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

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor (member SIPC). Contact Stan at Stan.Russell@edwardjones.com.

Edward Jones
Making Sense of Investing

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Age has its benefits

These 8½ birthdays can affect your financial viability

Liz Weston
PERSONAL FINANCE

You have many milestones birthdays when you’re young. There’s your first birthday, of course, and also the one when you turn 10 (finally, double digits!). At 15, you’re a teenager. At 16, you’re probably thinking about driving. At 18, you can vote. At 21, you can get into bars. You hit many milestones later in life, as well, and many of them have to do with retirement. Knowing these age milestones can help you better prepare for life after work. They include:

Turning 50
It’s catch-up time! People 50 and older can contribute $6,500 more to their 401(k) or 403(b) for each, for a total contribution of up to $26,000 this year. Those 50 and older who contribute to IRAs and Roth IRAs can throw in an additional $1,000, for a total maximum annual contribution of $7,000.

Turning 55
Normally, people have to pay a 10% federal penalty, along with income taxes, when they withdraw money from retirement accounts before age 59½. The penalty (but not the taxes) disappears on 401(k) and 403(b) withdrawals if you’re 55 or older when you quit, get fired or retire. This “separated from service” rule applies during or after the year you turn 55.

Turning 59½
At this age you can take withdrawals from workplace plans or IRAs without penalty. Also, some 401(k) plans allow workers who are at least 59½ to do an “in-service” rollover, allowing you to move money into an IRA while still working and contributing to the 401(k). If you’re interested, check with your 401(k) plan provider or your human resources department to see if this option is available to you.

Turning 60
For most widows and widowers, age 60 is the earliest that they can begin Social Security survivor benefits. (Survivor benefits are available starting at age 50 for survivors living with a disability, or at any age if the survivor cares for the deceased spouse’s children who are younger than 16 or disabled.)

Turning 62
This is the earliest age you can begin Social Security retirement or spousal benefits, but your checks will be permanently reduced if you start before your full retirement age, which ranges from 60 to 67. Also, you’ll face an earnings test that reduces your benefit by $1 for every $2 you earn over a certain amount, which in 2021 is $18,960. The earnings test disappears once you reach full retirement age.

Turning 65
At 65, most Americans are eligible for Medicare, the government health care program. Typically, you’ll want to sign up in the seven months around your birthday – meaning the three months before the month you turn 65, the month you turn 65 and the three months after.

Delaying past that point can cause you to pay permanently increased premiums. Explaining the ins and outs of Medicare is beyond the scope of this column, but you can learn more at medicare.gov or by calling Medicare at 1-800-MEDICARE (1-800-634-4227) to request the “Medicare and You” handbook.

Turning 66-67
Full retirement age is 66 for people born between 1943 and 1954. The age rises two months for each birth year after that until it reaches 67 for people born in 1960 and later. Waiting at least full retirement age to start Social Security benefits means you won’t have to settle for checks that have been reduced because you started early or because of earned income.

Turning 70
A juicy benefit awaits those who can delay the start of Social Security after full retirement age: Their benefit increases by 8% annually until it maxes out at age 70. This not only means more money for the rest of your life, but if you’re the larger earner in a couple, it also maximizes the survivor benefit for your spouse.

Turning 72
Most retirement plan contributions reduce your taxes in the year you make them, and your account grows tax-deferred over the years. But eventually the government wants its cut. You’re required to start taking at least a minimum amount from most retirement plans beginning at age 72. (Required minimum distributions used to start at age 70½, but that’s been pushed back.)

There are a couple of exceptions. If you continue to work, you can wait until you retire to start minimum distributions from your 401(k) or 403(b). Minimum distributions are still required from traditional IRAs even if you’re working. If you have a Roth IRA, however, you won’t be required to start distributions at any age. If you leave the money to your heirs, however, they will have to start taking withdrawals.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of "Your Credit Score." Email: lweston@nerdwallet.com. Twitter: @lizweston.
Notice of Substitute Trustee’s Sale

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 21, 2007, executed by LEE A. BURGESS, JESSE L. BURGESS, conveying certain real property therein described to DENNE R. MARSHALL, as Trustee, as same appears of record in the Register’s Office of Hamilton County, Tennessee, recorded July 10, 2007, in Deed Book G 8399, Page 939; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to The Bank of New York Mellon, as Indenture Trustee, for WMC Capital Trust II-11, who is now the owner of said deed; and

WHEREAS, the undersigned, Rubin Lublin TN, PLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register’s Office of Hamilton County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested as aforesaid, as Substitute Trustee will, on May 20, 2021 at 12:00 PM on the front steps of the West Side Entrance of the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, TN, proceed to sell at public outcry to the highest and best bidder for cash, for cash, the following described property situated in Hamilton County, Tennessee, to wit:

SALES TO TAKE PLACE ON 2021-05-20

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes, any restrictive covenants, easements or setback lines that may be applicable; any prior liens or encumbrances as well as any prior mortgage created by a future filing; and to any matter that an accurate survey of the premises might disclose; this property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time.

WHEREAS, on July 28, 2011, a certain Home Equity Conversion Deed of Trust (the “Reverse Mortgage”) was executed by EVELYN J. GOFORTH, the mortgagee in favor of MFS Home Loans, a Division of MetLife Bank, N.A., as mortgagee and Title Pro, Inc., as trustee, and recorded on August 8, 2011 under Clerk’s Instrument Number 2011R880001, Book GI, Page 972 in the real property records of Hamilton County, Tennessee.

WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (the “Secretary”) pursuant to the Non-Appraiser FHA Program, providing single family housing; and

WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated July 26, 2017, and recorded on August 15, 2017, under Clerk’s Instrument Number 20170815000197, Book GI, Page 986 in the real property records of Hamilton County, Tennessee.

WHEREAS, a default has been made in the payment of the debt due under the Deed of Trust, and the entirety of said Deed of Trust East Coast Financial, LLC (the “Holder”), appointed as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Michael Taylor Grant, LLC, Substitute Trustee, by virtue of the power and authority vested in it, will on May 27, 2021, at 11:00 AM at 625 Georgia Avenue, Chattanoog a, TN 37402 at the Hamilton County Courthouse, proceed to sell to the public outcry to the highest bidder for cash, for cash, the following described property situated in Hamilton County, TN:

Located in the City of Chattanooga, Hamilton County, Tennessee:

Part of Lot Forty-Eight (48), Gray’s Acres, as shown by plot of record in Plat Book 11, page 32, in the Register’s Office of Hamilton County, Tennessee, described as follows:

Beginning on the northeast line of an unnamed road at the southeastern corner of Lot Forty-Eight (48), said corner being Two Hundred Thirty and Twenty-Five Hundredths (231.25) feet Westwardly along said road from its intersection with the Western line of Browns Road; thence from said beginning point North-westerly along the Eastern line of Lot Forty-Eight (48), One Hundred Fifty-One Hundredths (151/2) feet; thence Westwardly par-allel to the same Eastern line and unnamed road fifty-four (54) feet; thence Southwardly parallel to the Eastern line of Lot Forty-Eight (48); One Hundred Nineteen (119) feet; thence Southwardly along the same Southeastern line to an unnamed road sixty-four (64) feet; thence Southwardly to the point of beginning.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances as well as any prior mortgage created by a future filing; and to any matter that an accurate survey of the premises might disclose; this property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time.

The property being sold with the express reservation that the sale is subject to confirmation by the lender or Trustee. This sale may be rescinded by the Substitute Trustee at any time. This office is attempting to collect a debt, any information obtained will be used for that purpose.

Michael Taylor Grant LLC
5350 Engineering Drive
Suite 260
Peachtree Corners, GA 30092
Office: 404-474-7149
Fax: 404-740-8121
MTA File No.: Tn0221-00035
Apr. 23, 30, May 7, 2021
F21693

Notice of DEFAULT and Foreclosure

SALES TO TAKE PLACE ON 2021-05-28

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances as well as any prior mortgage created by a future filing; and to any matter that an accurate survey of the premises might disclose; this property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time.

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F21693

TENNESSEE.
Foreclosure Notices

Continued from page 7

The Commissioner may, at the direction of the high bidder, require that the high bidder close the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extension of time granted by the Secretary, the high bidder shall default, and any deposit made by the high bidder on the mortgage shall be returned to them.

If the high bidder fails to close the sale on the specified date, within the period required, or within any extension thereof, the high bidder shall be liable to HUD for any costs associated with the foreclosure process.

The Secretary is authorized to issue a Deed to the purchaser(s) upon receipt of the full amount of the purchase price and all other costs associated with the foreclosure process.

If the Secretary determines that the high bidder is unable to close the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

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MAY 7-13, 2021  Page 9

STATE OF TENNESSEE

GENERAL SESSIONS COURT OF HAMILTON COUNTY

Docket Number: 2005-001
Plaintiff: METRO CREDIT CASHING LLC
Defendant: ROBINSON ADMIRUS K
Date of this Order: 04/26/2021
Appearance Date: 06/28/2021
At 9:00 a.m.
Appearance Address: Court of General Sessions, Civil Division
Room 111 Hamilton County City Courts Building
600 Market Street
Chattanooga, TN 37401-1911

ORDER OF PUBLICATION

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County, Tennessee, newspaper published in the place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this Court as required by law.

LARRY L. HENRY, Clerk
Jillian Lively, Deputy Clerk

Attorney for Plaintiff:
MAYFIELD AND Lester
PO BOX 789
CHATTANOOGA, TN 37401

MAYFIELD AND LESTER

STATE OF TENNESSEE

GENERAL SESSIONS COURT OF HAMILTON COUNTY

Docket Number: 210715
Plaintiff: Don Robert Lester
Defendant: WISE LAUREN J
Date of this Order: 04/26/2021
Appearance Date: 06/28/2021
At 9:00 a.m.
Appearance Address: Court of General Sessions, Civil Division
Room 111 Hamilton County City Courts Building
600 Market Street
Chattanooga, TN 37401-1911

ORDER OF PUBLICATION

IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this Court as required by law.

LARRY L. HENRY, Clerk
Jillian Lively, Deputy Clerk

Attorney for Plaintiff:
MAYFIELD AND Lester
PO BOX 789
CHATTANOOGA, TN 37401

MAYFIELD AND LESTER

City of Chattanooga, and F/S/B of the State of Tennessee, et al versus

TAX COURT CASE NUMBER: #1240

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County, Tennessee, newspaper published in the place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this Court as required by law.

LARRY L. HENRY, Clerk
Jillian Lively, Deputy Clerk

Attorney for Plaintiff:
MAYFIELD AND Lester
PO BOX 789
CHATTANOOGA, TN 37401

MAYFIELD AND LESTER

STATEWIDE ADVERTISEMENTS

1251 Locust Street
Chattanooga, TN 37405

Phone: 423-774-1388
Fax: 423-774-2072

Website: www.1251locust.com

The City of Chattanooga, Tennessee, hereby requests the assistance of your company during the period of May 7 to May 13, 2021, for the publication of legal notices, legal notices and other legal notices.

For more information, contact your newspaper's classified advertising department.

STATEWIDE ADVERTISEMENTS

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Chattanooga, TN 37405

Phone: 423-774-1388
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before anything else, we're all human
rethink your bias at lovehasnolabels.com
presence going. That has enabled them to think about how they can raise their visibility, how they can tie into other local merchants and become better known in the community.

“They also relied on their local chambers of commerce and other business partnerships to help get the word out about them through public messaging and advertising campaigns.”

Now, she adds, businesses will need to find ways to blend their new operational strategies with in-person consumer interactions. Restaurants and retailers are learning to thread the needle between old and new operational strategies.

“People want to go into a store and touch things, to look around,” Noble adds. “They want that store, or restaurant, atmosphere, so they are going to come back. At the same time, they have gotten used to curbside, that easy interaction. I have grocery delivery now, and it will be very hard for them to get me back in the store, for instance.

“And if I can get clothing sent to me to try on, I may continue to do that. Everything from inventory to supply chain is going to be affected as businesses navigate how to rebuild in-person and also keep the online business going.’’

Chattanooga incubator rolls on

Certainly, more established businesses were able, in some cases, to pivot to a new operating model. But what about those entrepreneurs who’d just opened their doors, or were otherwise in the fledgling state, when March 2020 hit?

They faced some unique challenges, says Mia Littlejohn, one of the co-founders of the Proof Bar & Incubator, a multifaceted site that offers a restaurant residency program for concept testing, an incubator for entrepreneurs in the food/beverage space and a cocktail bar, in Chattanooga.

Proof did a hard shutdown for two months, then resumed patio operations last spring. At the same time, it continued to work with those in its incubator space so they could keep as much momentum going as possible, Littlejohn says.

“I think we’re a little bit ahead of the curve in Tennessee in terms of fully reopening, and we’re seeing everyone come back from their various shutdowns as they adjust for capacity and try to bring furloughed staff back,” she adds.

As for trends, she says that third-party delivery and curbside pickup are “baked in” now to most any restaurant model.

What that’s doing is giving them more options, and allowing them to ramp up areas of sales, such as whole-family meals and catering, that might not have been on the literal table before.

“There’s always been a lot of flexibility in the restaurant industry, and I think for some models that have really struggled to sustain, or who have not had the runway to weather the shutdowns, they just couldn’t adapt,” Littlejohn says. “If you relied on a downtown office crowd for lunch, all those people began working...
from home, it was hard to stay open. We saw a lot of pain points created that people were not able to overcome."

At the same time, she points out, when a restaurant would close, there was often someone ready to take that space. That has proven true in Knoxville and Nashville as well, say local officials, which bodes well for the overall industry.

“We saw people go ahead and open their space in spite of the pandemic,” Littlejohn notes. “The fast-casual sector had its challenges, as well as fine dining, event catering, venues ... no one approached it the same. But we saw continued interest in all those areas, and now we’ll see how they do as reopening continues.”

Retail’s online move hastened

Retailers also took a more focused approach to what they were selling and how they could get it into the hands of customers. A closed storefront meant that the loading dock out back got busy, something that’s likely to remain a part of operations even as foot traffic is possible again, says Sam Davidson, co-founder and CEO of Batch Nashville, which started in 2013 selling locally made products via a subscription box. It opened a physical presence in the Nashville Farmers’ Market in 2014.

“Right before the pandemic, we were really excited about what 2020 was going to look like for us,” Davidson says. “We were going to expand our retail concept into other cities. Then our first casualty was our Nashville store, which produced half our annual non-Q4 revenue. And we’d just bought a lot of springtime stuff, so we were ready for all those tourists that never came.”

After a brief “panic mode” period, Davidson says the staff moved all product to their warehouse and began offering online discounts. Online had been about 20% of annual revenues, and so the goal was to build that.

The effort also kept retail staff employed, since they could handle packing and shipping chores. There was also some new marketing, such as the creation of work-from-home care packages and other creations that reflected the times. Still, the future was far from certain.

“It was really scary, and the other co-founders and I thought this might be it,” Davidson acknowledges. “We eventually turned a corner in two ways: One, we were able to develop a lot of new customers and up our corporate sales online, and we grew our base of customers outside Nashville in a big way.

“We never had to shut our warehouse down, because we were deemed an essential business since we were packaging and selling food items. We began to get a lot of calls from companies, and we ramped up virtual gift events. Our team hustled, and we connected with a lot of folks who wanted to support a small business whose mission was to save other