HEMP’S SHAKY PROMISE

EMERGING CROP HAS BEEN A BUST FOR MANY FARMERS. BUT THERE IS GROWING HOPE

Story by Tom Wood begins on page 9

Photo by David Laprad | Hamilton County Herald
Rob Mock, owner of Urban Horticulture Supply in Chattanooga, tests the aroma profiles of the hemp in the grow room at Farm-To-Med, which sells CBD and hemp-based products.
Ray turns the road into his practice away from home

RV, connection to internet provide essentials of office

By David Laprad

As the pandemic wore on and lawyers began to lament the walls of their home offices, Harry Ray was enjoying the open road.

Ray, 67, still rose early to work. But instead of being confined to his home in Ooltewah, he’d sit down at the table in his Forest River Flagstaff Super Lite RV, open his laptop and engage in the practice of law as the hills and fields of Georgia rolled by.

Seated at the wheel of the Dodge Ram 2500 that pulled Ray and his Flagstaff Super Lite was his fellow overlander and wife of nearly 45 years, Sissy. “She’s better at hauling the RV than I am,” Ray says. “And I could do a day’s work while she was driving.”

After seeing where Ray lives, one might wonder why he would ever want to leave. Nestled in 8 acres of tall woodland off Standifer Gap Road, Ray’s house is a custom build he and Sissy completed in 1988. Outside, Ray can use a hand pump to draw fresh water from a well or hike the shady trails that outline his property.

This verdant patch of land also is where Ray and his wife raised seven children and host visits from 18 grandchildren (soon to be 20).

It’s an idyllic setting for their suburban life. So, when Ray, who’s seated under the awning of his Flagstaff Super Lite, explains why he hit the road in January, “When COVID hit, my wife and I were careful about isolating ourselves, and I was going stir crazy,” he begins. “I couldn’t stand to see this place. It’s a nice, but I wanted out. So I said, ‘Let’s go to Florida.”

Sissy was game. Plus, they wanted to test the mettle of their new RV, which they had purchased in December.

Ray and his wife spent about half of their monthlong trip in Lake Placid, mainly because he and Sissy weren’t the only ones who thought of escaping to Florida, and it was all he could find. Later, they made their way to Fort Pierce on the Atlantic coast, where they spent the rest of their getaway. Although Florida was considered a hotbed for the virus, Ray says they were well protected.

“What better place to stay than your RV if you’re worried about COVID?” Ray asks rhetorically.

Their 33-foot mobile dwelling certainly includes most of the amenities of home, including a bedroom, bathroom, full kitchen, two TVs, comfy-looking couch and mobile internet.

The latter was especially important, as Ray was not on vacation. “I usually exercise at 5:30 in the morning, but I had no way to do that, so I just worked,” he says. “I’d get seven or eight hours in by midafternoon, and then we’d take the rest of the day off and play in the ocean.”

Ray is able to work on the road primarily because he’s accountable only to himself. Since 2009, he’s worked with his oldest son, Scott, at their two-man firm on Shallowford Road. It also helps that many of Ray’s clients are located elsewhere in the U.S., as this allows him to practice from home— or on the road.

After connecting to a T-Mobile hot spot, Ray dives into tasks for the buyers’ groups he represents. He’s practiced in this area of the law since attorney John Stophel handed him his first group in the 1980s. “I credit John with making a huge contribution to my career,” he says.

Ray also devotes a significant amount of his time on the clock to trademark work. He says this aspect of his practice stemmed from his connections to his buyers’ groups.

“Some of the groups I’ve represented evolved into marketing programs, and they needed their trademarks registered,” he explains. “That’s been a fun part of my practice.”

Ray, a Mormon, smiles as he lists the more memorable trademark work he’s done, including securing the phrase “Jesus is the reason for the season” for coffee cups a client was selling during Christmas.

“Another interesting trademark I registered was ‘I’ll love you until the last one dies’ for a flower shop,” he continues. “It was designed to be on a card accompanying a bouquet of roses. I
Are we willing to pay it?

What’s the price of informed, functioning democracy?

Most United States citizens consider themselves fortunate to live in a modern, mature democracy. We appreciate the great freedoms and abundant material things our democracy affords us. But while we all know the old adage that freedom is not free, neither are democracy.

Our system depends on citizens’ being in ultimate control of the government through a written constitution with checks and balances, frequent elections, term limits, free speech, free press, the right to petition the government, the right to bring lawsuits against the government, referendums, recalls and more. Unfortunately, too few of us take the time to actively participate in our democracy. Which brings up another adage — you get only as much out of a thing as you put into it.

So, how much are we putting into our democracy? How much are we as a country investing in making sure our citizens are informed, knowledgeable and prepared to fully participate in our continuing experiment in self-government?

Our current investment

Schools can help prepare our youngest citizens for their critical role in our democracy. In fact, public education in the United States historically had the three related purposes of preparing students to be informed, knowledgeable and prepared in order to participate effectively in their communities.

The first goal is essentially civics education. What value do we place on achieving this goal today? Governments at all levels have given little support to developing civics education over the last 30 years, according to the March 2 “Educating for American Democracy” report sponsored by the National Endowment for the Humanities and the U.S. Department of Education.

At the federal level, we spend five cents on civics education per student each year, significantly less than the $54 per student for science, technology, engineering and mathematics (STEM) education.

Danielle Allen, director of the Edmond J. Safra Center for Ethics at Harvard University, discussed this disparity in an Oct. 8 interview on Harvard EdCast titled “The Role of Education in Democracy.”

Her point was not that less money should be spent on STEM, but that the lack of support for civics education results in an inability for “young people to understand democracy, be motivated to participate in it [and to have] the skills and tools they need to participate effectively” in democratic self-government.

The cost of neglecting civics

In a wonderful, wide-ranging discussion sponsored by the Center for Strategic and International Studies April 14 titled “Civics as a National Security Imperative,” United States Supreme Court Justices Sonia Sotomayor and Neil Gorsuch discussed the importance of civics from their perspective as judges of the highest court in our country. Justice Sotomayor cited the wide disparity on STEM and civics spending discussed above. Both justices discussed the need for “young people to understand how our government functions, the low rate of participation in government, the surprisingly large number of people who disapprove of democracy and how pervasive false information is in our society, especially as spread by social media.”

The justices identified these dangers as resulting from a lack of civics knowledge, which equips citizens to discern false information regarding our government and its functioning.

Justice Gorsuch noted that more often in history, democracies fall not from external threat but from internal discord. He noted democracy “is not an automatic thing.”

Recently, foreign enemies capitalized on our internal divisions and discord to further divide us, and Justice Gorsuch noted, “it is no surprise that a lot of the false misinformation spread on social media is deliberately spread by our enemies to sow disagreement internally in the country.”

Our democracy suffers when we as citizens are unable to fulfill our responsibility as the ultimate control of government. We have to make reasoned decisions at the ballot box and in the other means of exercising our power.

We cannot fulfill this responsibility when we do not know how our government functions. As Justice Gorsuch stated, when we are uninformed, not only do we allow unresponsive and dysfunctional government, but we also allow foreign and domestic threats to endanger our democracy.

Among the strengths of the American legal system are civility, civil discourse, constructive disagreement, critical thinking and respectful dialogue. Both justices spoke of how society at large could use these principles, practiced every day in our courts, to bridge the divides we now face.

By failing to educate our young people and ourselves on our government and our civic responsibilities, we risk losing the freedoms we value so highly. We might have well-educated STEM students, but if we lose our democracy, in what kind of country will they live?

In that event, we will all have to ask ourselves, did we pay the appropriate price for democracy?

Curtis L. Collier
United States District Judge; chair, District of Tennessee Civics and Outreach Committee

Carrie Brown Stefanik
Law clerk to the Hon. Curtis L. Collier; immediate past president, Chattanooga Chapter of the Federal Bar Association

Eliza L. Taylor
Law clerk to the Hon. Curtis L. Collier

Ray ordered a dozen for my wife, which initially made her sad. But then she discovered one of the roses was artificial. “It was difficult to distinguish because it looked like the other roses. That cheered her up.”

Ray says he decided to pursue the law because he couldn’t picture himself doing anything else, likely due to a genetic disposition to becoming an attorney. “I come from a long line of lawyers,” he clarifies. “I’m probably a fifth-generation attorney.”

After wrapping up a three-year stint in the U.S. Army at Ft. Hood, Texas, in 1976, he married Sissy and began his studies at Emory University School of Law in Atlanta.

Stephel, Caldwell & Heggie hired Ray out of the law school and covered his desk with business work. He then labored for a who’s who of Chattanooga law firms until he and his son founded their practice.

Now Ray’s RV is his own. Although Ray is grateful Sissy supports the hobby, he’s even placed a few geocaches of his own, including an object designed to look like the nuts and bolts under a bench.

“The was magnetized to stay in place and instead of a log sheet was hidden inside the bolt. You had to unscrew the top of the bolt to sign it.”

Although Ray is grateful Sissy supports his hobby and is willing to drive him to distant destinations in their RV, more than anything, he’s simply glad she’s at his side.

“She’s amazing. I’m lucky to be married to her. Life has been wonderful – probably more for me than for her.”

Sissy is scheduled be in the driver’s seat near January when she and Ray head for Vero Beach, Florida, to spend the first few months of 2022.

Like their last getaway, Ray says he believes he’ll be working, likely because he can’t picture himself doing anything else.

“Certainly, but I’m having too much fun.”
How to plan an eco-friendly remodel without overspending

By Annie Millerbernd

When Cliff and Karen Tylick set out to install solar panels on their Austin, Texas, home in 2012, their goal was to reduce their carbon footprint. The fact that they also saved thousands of dollars upfront and lowered their bills was a nice bonus.

Solar panel installation can cost $15,000 to $25,000 or more. For the Tylicks, federal and local incentives significantly cut their costs. They now frequently don’t pay for electricity, and when they do it costs between $30 and $50 per month.

Whether you’re incorporating sustainability into your kitchen remodel or making specific changes to lower your utility bills, a green remodel doesn’t have to be expensive. It can even save you money in the long term.

Here are tips for a budget-conscious, eco-friendly remodel.

‘Building green’ into plans

Homeowners who plan to use a contractor for their remodel can find a certified green professional to help estimate the cost of the project and focus spending on plans and materials that make the biggest impact on your home’s sustainability, says Tim Ellis, a CGP and co-owner of Maryland-based T.W. Ellis. Search the National Association of Home Builders’ database for local builders with the CGP designation.

Ellis says he often starts large renovations with a home energy audit to highlight ways the home could be more energy-efficient. In some cities, the local utility will do a low-cost or free audit, he says, and you might qualify for funding or rebates to implement the recommendations.

Recommendations might involve...

---

50 Years Ago

Saturday, May 22 to Friday, May 28

A grant of $401,000 toward the cost of the Moccasin Bend secondary treatment plant has been approved by the state health department. The funds will increase to $3,517,000 the amount received in grants from federal and state governments toward financing the $8,593,000 project.

Mrs. Lallah Kenyon Graffon, widow of E.W. Graffon, died May 19 in a local hospital. A native of Chattanooga, she was the daughter of the late David P. and Rosa Martin Kenyon. Her husband owned and operated local drug stores in Chattanooga for about 50 years.

Two sons, E.W. Graffon, Jr., and W.K. Graffon, of Chattanooga, and a sister, Miss Nellie Kenyon, of Nashville, survive.

The City Water Company has filed a petition with the state Public Service Commission for a rate increase in the Chattanooga area. It would increase residence water bills about 55 cents per month.

The Volunteer Army Ammunition Plant recently achieved 4 million man hours of operation without a disabling accident. Norl Hamilton, plant manager for Atlas Chemical Industries, has announced. Hamilton, who is also president of Chattanooga Area Safety Council, said the record brings the plant to just over a half-million man hours as a new safety mark. In February 1970, VAAP reached a 4.65 million man hours of operations without a disabling accident. The Allied Arts Fund has raised 46.5% of its goal with a total of $220,137 raised toward the $500,251 goal. E.Y. Chapin III announced.

John Germ of Chattanooga was elected the 35th president of the Tennessee Jaycees and L. Dan Johnson, president of the Chattanooga Jaycees, was named president of the year at a banquet Saturday night at Memorial Auditorium. The Jaycees were holding their annual statewide meeting here. The Chattanooga Jaycees were named “outstanding chapter” in year-end awards.

The City Commission transferred the city relief bureau from jurisdiction of the mayor’s office to the health and education department Tuesday. An ordinance amending the city code to put the change into effect was passed on the first reading.

A pay raise for Hamilton County Courthouse officials was sunk this week in difference between the house and senate and is threatened with delay until the legislature reconvenes next year. Also, a proposal allowing Hamilton County to operate a garbage collection and solid waste disposal was laid aside because only four of the county’s seven legislators backed it.

The state health department has approved a retroactive grant of $103,308 to the city in connection with the Mountain Creek sewer project. The sewers will serve Spring Valley and the Pineaville area. The overall cost of the project to be completed next fall, is $4,297,500.

Chattanooga’s first Scottish Inn and the first motor inn here to use modular construction techniques is now under construction on Ringgold Road. Newly organized Scottish Inns International, Inc. is a franchising firm and will own and operate motels on a joint basis with Scottish Inns of America which presently operates 13 units. The motels will be built by SIA which is headquartered in Kingston, Tennessee.

Randy Ezell, sophomore at East Ridge High School and the Chattanooga Junior Achievement top salesman, won the first runner-up award of $75 in the statewide J.A. Salesman contest sponsored by the Volunteer State Oil Committee in Nashville.

Southern Missionary College administrators announced this week completion of renovations on two of its main campus buildings. The physics department has moved from Hackman Hall, now housing only chemistry and biology departments, to Daniel’s Hall, the old library building. This building was vacated upon completion of the new McKee Library and has been remodeled at a cost of $100,000.

Gus D. Harfield Jr., attorney with the firm of Van Cleave, Harfield and Werner, has accepted chairmanship of the Chamber of Commerce’s Modernization of Local Governments Committee, David F. S. Johnson, president, announced this week.

East Ridge Public Works Commissioner Gene F. Drakeford resigned his office Wednesday night to accept appointment by Mayor G.W. Whit as city administrator. The office became vacant Wednesday when city administrator John Kitzrow tendered his resignation.

Three nights of dusk to dawn curfews imposed by city and county officials to control dissenters was lifted Wednesday and National Guardsman who had patrolled the streets and housing areas were withdrawn Thursday at noon.

TVA reported this week that 626,000 homes in the Tennessee Valley use TVA power for heating, Chattanooga has 61,000 or 67% of homes heated by electricity. Nationally only about one out of every 14 homes uses electricity for heating.
United Way recognizes local nonprofits and volunteers

United Way of Greater Chattanooga and its nonprofit support arm, Venture Forward, virtually hosted the inaugural Celebrate Awards this month. Three awards were presented to the winning finalists in the categories of Innovation in Action, Volunteer of the Year and Nonprofit of the Year.

The Innovation in Action award, sponsored by Bridge Innovate, was presented to Clinica Médicos for providing full access health care throughout the pandemic. Other nominees included WTCL-PBS and Reflection Riding Center.

The Volunteer of the Year award, sponsored by Lawson Electric, was presented to Friends of Special Children for their work supporting Signal Centers. Other nominees included Habitat for Humanity of Chattanooga’s crew leaders and Rebecca Patton, a volunteer with Northside Neighborhood House.

Tennessee’s Integrated Traffic Analysis Network research shows 403 people were killed in Tennessee traffic crashes last year while not wearing a seat belt. This represents approximately 33% of the state’s total traffic fatalities in 2020.

Buying, disposing sustainably

Shopping secondhand for furniture and building materials is an eco-friendly alternative to buying new, says Chloe Chapman, who manages special projects for Build It Green, a nonprofit that helps homeowners with sustainable remodeling.

Well-made vintage items, for example, that use salvaged or reclaimed wood won’t need to be replaced as often as lower-quality materials, she says.

“Typically, if something was made a long time ago, it was made to last more so than a lot of products that are made today,” Chapman says.

Even buying new items locally and shortening the supply chain can be a more sustainable choice than ordering from a big-box store.

Labels can be a helpful guide as you make purchases for your remodel, Chapman says. On wood materials, for example, look for a Forest Stewardship Council label indicating sustainable sourcing. A WaterSense label indicates that a fixture or appliance is 20% more efficient than its average counterparts.

Efficient appliances and fixtures often cost the same as those without special labeling, says Ellis.

“It’s just a matter of taking the time to find that in the price that you want to spend for that particular product, be it the faucet, be it the countertop, be it the flooring,” he says.

Rather than trashing the old items, he recommends recycling or donating. Organizations like Habitat for Humanity can pick up old furniture and building materials for free in some areas, while dumpster rental or junk removal can cost hundreds of dollars.

Putting money down upfront

Even with incentives from the government and your utility company, home renovations are still expensive. Using your savings is the cheapest way to pay for a remodel, but financing options are available if you need them.

For homeowners with enough available equity, home equity loans or lines of credit have the lowest rates and long repayment terms. If you don’t want to use the home as collateral for the project, personal loans or credit have the lowest rates and long repayment terms.

Buying, disposing sustainably

Shopping secondhand for furniture and building materials is an eco-friendly alternative to buying new, says Chloe Chapman, who manages special projects for Build It Green, a nonprofit that helps homeowners with sustainable remodeling.

Well-made vintage items, for example, that use salvaged or reclaimed wood won’t need to be replaced as often as lower-quality materials, she says.

“Typically, if something was made a long time ago, it was made to last more so than a lot of products that are made today,” Chapman says.

Even buying new items locally and shortening the supply chain can be a more sustainable choice than ordering from a big-box store.

Labels can be a helpful guide as you make purchases for your remodel, Chapman says. On wood materials, for example, look for a Forest Stewardship Council label indicating sustainable sourcing. A WaterSense label indicates that a fixture or appliance is 20% more efficient than its average counterparts.

Efficient appliances and fixtures often cost the same as those without special labeling, says Ellis.

“It’s just a matter of taking the time to find that in the price that you want to spend for that particular product, be it the faucet, be it the countertop, be it the flooring,” he says.

Rather than trashing the old items, he recommends recycling or donating. Organizations like Habitat for Humanity can pick up old furniture and building materials for free in some areas, while dumpster rental or junk removal can cost hundreds of dollars.

Putting money down upfront

Even with incentives from the government and your utility company, home renovations are still expensive. Using your savings is the cheapest way to pay for a remodel, but financing options are available if you need them.

For homeowners with enough available equity, home equity loans or lines of credit have the lowest rates and long repayment terms.

If you don’t want to use the home as collateral for the project, personal loans or credit have the lowest rates and long repayment terms. If you don’t want to use the home as collateral for the project, personal loans or credit have the lowest rates and long repayment terms.

Comparison of the options and learn what each lender has to offer at NerdWallet. Email: ammillerbernd@nerdwallet.com.
Challenge accepted

2021 Ford Bronco Sport vs. the Subaru Forester

By Ryan ZumMallen | Edmunds

The launch of Ford’s Bronco, its highly anticipated Jeep Wrangler-like SUV, won’t likely happen until late this year. But there already is a Bronco-badged alternative at dealer lots: the 2021 Ford Bronco Sport. It’s related to Ford’s Escape crossover SUV but has more squared-off bodywork and enhanced off-roading capabilities.

Building an off-road-capable small SUV is something Subaru is familiar with. Its 2021 Forester is one of Edmunds’ top recommendations for a small SUV. It’s comfortable and well suited for adventurous drivers.

Edmunds’ experts took both of these vehicles to the dirt and the highway to see which one comes out on top:

Driving experience

The optional turbocharged 2.0-liter four-cylinder engine with 250 horsepower makes the Bronco Sport feel lively and punchy, and we recommend it over the base engine. Off-road, the Bronco Sport is impressively capable of tackling trails that would normally stymie a Typical small crossover SUV.

However, Ford seems to have tuned the steering, breaking and transmissions for off-road use. On the road, they feel vague and unrefined. The Forester has only one engine available: a 2.5-liter four-cylinder making a ho-hum 182 horsepower. In contrast to the Bronco Sport, however, the Forester is smoother and more user-friendly when it comes to steering and braking.

Off-road capability is a strength, too. Subaru’s standard all-wheel drive system excels in the dirt, and every Forester has an impressive 8.7 inches of ground clearance.

The Bronco Sport has a smidge more off-road capability but the Forester isn’t far behind.

Winner: Subaru Forester

Utility

One of the best reasons to buy a Bronco Sport is for its impressive overall utility. Rear cargo volume is among the best in the class, and there are several cargo tie-down points to make that space even more useful.

Higher trims are available with rear underfloor cubbies or adjustable lights in the hunch door. Maximum towing capacity is 2,200 pounds.

The Forester is also a cargo-friendly SUV. If you fold down the second-row seats, it has more maximum available cargo space than the Bronco Sport. The downside is that it offers only 1,500 pounds of towing capacity and fewer useful hooks and cubbies.

Winner: Ford Bronco Sport

Tech features

The Bronco Sport has appealing tech and driver assist features, but most of them are optional extras. Adaptive cruise control is only standard on the top trim, for example, and navigation must be added as optional equipment. On the upside, the standard 8-inch touch screen infotainment system is easy to use.

Subaru gives you more standard tech features, such as adaptive cruise control on all Foresters and navigation on the Touring trim. On the downside, the Forester’s base infotainment screen is only 6.5 inches, and the interface isn’t quite as slick as the Ford’s. It’s pretty much a toss-up.

Winner: tie

Value

At first glance, the Bronco Sport makes a great case. It has standard all-wheel drive, excellent technology and looks that are sure to turn heads. But some Subaru Broncos are more expensive than comparable Foresters by nearly $3,000. Its cabin includes too much plastic to ignore at that price.

The Forester also packs standard all-wheel drive, and you don’t have to upgrade to get the highest ground clearance. It has a serious advantage over the Bronco Sport when it comes to luxury and build quality even though it costs less. The Forester might lack a little flair, but it fits its role like a glove.

Winner: Subaru Forester

Edmunds says

In many cases, the Bronco Sport meets or exceeds its own hype. Wherever this crossover goes, smiles are sure to follow.

But when it comes to value and day-to-day livability, the Bronco Sport has room to improve. For those reasons we recommend the Subaru Forester for the average buyer. Its agreeable manner comes at the right price, and its respectable capability in the dirt seals the deal.

Ryan ZumMallen is a staff writer at Edmunds. Twitter: @zoomy575m; Instagram: zoomy575m.
Is it finally time for you to become your own boss?

By Amrita Jayakumar

Maybe you’re cringing at the thought of going back to an office. The seed of a business idea floats around in your head between work videoconference calls, after the children are asleep or while you tend your pandemic garden.

Or perhaps you were laid off during the pandemic and forced to work for yourself, and now you’re wondering if you should continue down this path.

“In 2020, there was an explosion in new business applications, reaching nearly 4.5 million by year’s end,” states a February report by the Economic Innovation Group, a Washington, D.C., think tank. That’s an increase of 24.8% from 2019 and is the highest on record – 51% higher than the average from 2010 to 2019.

“COVID-19 was a social, cultural and emotional shock the likes of which we have not experienced for generations. Becoming an entrepreneur is a deeply personal decision, and the pandemic may have delivered the push for many to embrace it,” the report adds.

The motivation to be in charge of your own destiny.

Many of us now appreciate the flexibility that comes with working from home. As a freelancer or independent contractor, you would have the power to set your own schedule.

“Being in charge is very, very attractive to many people,” says Keith Hall, president and CEO of the National Association for the Self-Employed, a resource and advocacy group.

“The other side of that coin is that when you are in charge of your own destiny, you are also responsible for it.”

Evaluate your abilities as a prospective employer.

“Freelancers need to be self-motivated, work well independently, be organized, learn how to market their services well and be comfortable with a certain level of uncertainty,” CEO Sara Sutton said by email. She runs two companies focused on remote and flexible job opportunities: FlexJobs, a job search site, and Remote.co, which provides resources for companies considering remote work.

Hall suggests asking yourself if you have the motivation to be in charge of your own destiny.

“If you wake up Monday morning and decide to stay in bed late, that’s a financial loss. Nobody is going to be standing over you making you get out of your bed.”

A plan to fit your finances

Before deciding whether to freelance, become a consultant or turn your side hustle into a business, take a close look at your finances.

Many cobbled together a budget during the pandemic. Revisit that plan to make sure you understand your hard costs, such as food, rent and day care. (The 50/30/20 approach is a quick way to divide your dollars into three buckets: needs, wants and savings.)

Isolate what you can put toward a business. Small costs like purchasing a domain name, buying the premium version of a software or membership fees for a networking group can add up.

Use your budget to set short- and long-term business goals, Hall says. “Know exactly what you need to earn to meet your family goals and translate that into a time schedule.”

Evaluate your timing

You may need to keep your day job for a while, but you can still build your business muscle.

“Being an entrepreneur was never a goal for me,” says Afenya Montgomery, founder and CEO of iCAN Collective, a creative workspace and event venue for women entrepreneurs of color in Chicago. Montgomery, a registered nurse and health care administrator, started health care consulting on the side. Her hunt for resources and support inspired the idea of building a community for women entrepreneurs of color.

Montgomery and her husband were raising three children and had no business experience, so leaving her day job wasn’t an option. She spent four years learning the ropes of entrepreneurship before she felt confident enough to quit.

She hosted networking events, opened a business bank account and finally registered her business as a limited liability company. Taking small steps can make the process less overwhelming, she says.

Seek support

Between strategies, goals and budgets, the thought of working for yourself might seem daunting, but entrepreneurs say you don’t have to do it alone.

Lauri Licursi, founder of Elite Virtual Assistants, an agency that connects employers with remote assistants, says the pandemic was surprisingly hard on her online-only business as clients cut back. Licursi, who works from the Cleveland area, navigated through the uncertainty with a mentor from SCORE, a network of volunteer business mentors that partners with the Small Business Administration.

“My mentor helped me work through the inner workings of the business when things were slow, which really helped when business picked up again,” she says.

Entrepreneurs have more resources available than they realize. Hall says:

• The SBA provides local resources to support aspiring entrepreneurs.
• The NASE offers mentorship resources, workshops and other online resources.
• The IRS website has information on the tax implications of self-employment.

Afenya Montgomery is a writer at NerdWallet. Email: ajayakumar@nerdwallet.com. Twitter: @ajfayonshy.
529 plans: More versatile than ever

If you have children or grandchildren, you may already be somewhat familiar with the 529 plan, a popular education savings vehicle. But you may not have kept up with some recent changes in the plan’s capabilities and in the educational environment in which the plan might be used.

Let’s start with the learning environment. During the COVID-19 pandemic, colleges and universities switched to online classes, or at least to a hybrid of in-person and online. And even before the pandemic, many schools offered remote classes, though obviously not to the same extent.

But after COVID-19 subsides, it’s likely that the online component will remain an important part of higher education. What does this “new world” mean for you, when you’re saving for college? Will a 529 plan still be relevant?

In a word, yes. First of all, a 529 plan can offer tax advantages. Earnings in a 529 plan are federally tax-free, provided the money is used for qualified educational expenses. And if you invest in your own state’s 529 plan, your contributions may be tax deductible. (Withdrawals used for expenses other than qualified education expenses may be subject to federal and state taxes as well as a 10% penalty.) Because tax issues for 529 plans can be complex, you’ll want to consult with your tax adviser before investing.

Online learning costs are eligible for a 529 plan’s tax benefits just as much as those incurred in-person classes. Tuition, textbooks, supplies, computers and services—all of these should qualify, assuming the school meets certain criteria.

Also, students enrolled halftime or more don’t have to live in a dorm for room and board expenses to be covered by a 529 plan—they can live in off-campus housing. However, these room-and-board costs typically must equal the cost of living on campus.

Some schools identify a specific cost for “roommates” or “at-home students,” so you will need to contact the college directly to determine qualified room-and-board costs.

Now, let’s take a quick look at what some changes in the rules governing 529 plans over the past few years might mean for you. Eligible expenses from your 529 plan include the following:

- K-12 expenses—Parents can withdraw up to $10,000 per student, per year, from their 529 plan to pay for tuition expenses at elementary and secondary schools. So, if you intend to send your children to a private school, this use of a 529 plan might interest you.
- Apprenticeships—529 plans can be used to pay for fees, textbooks, equipment and other supplies connected to apprenticeship programs registered with the Department of Labor. These programs, typically offered at a community college, combine classroom instruction with on-the-job training.
- Student loans—Families can withdraw funds from a 529 plan to repay the principal and interest for qualified education loans, including federal and most private student loans. There’s a lifetime limit of $10,000 for student loan repayments per each 529 plan beneficiary and another $10,000 for each of the beneficiary’s siblings.

All of these newer uses of 529 plans may contain additional guidelines and exceptions, and state tax treatment varies, so you’ll want to consult with your tax adviser before taking money from your account. But it’s valuable for you to know the different ways you can put a 529 plan to work.

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

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

Stan Russell
CFP®, AAMS®, FINANCIAL ADVISOR
1206 Poitne Centre Dr., Ste 180
Chattanooga, TN 37421
423-894-0058

Mailbox salvation

The checks that could change your financial life

Starting in July, most families with children will start getting monthly payments of as much as $300 per child as part of the American Rescue Plan’s expansion of the child tax credit.

The payments are scheduled to end in December, and it's unclear whether they will be extended. But even six months of payments could make a big difference in many families’ finances.

For some, the money will be a lifeline to pay rent, food and other essential expenses. For others, the cash could be a chance to make lasting changes that could help them become more financially stable.

A bigger, better credit

The child tax credit dates back to 1997 and started as a $500 credit designed to provide some tax relief to middle- and upper-middle-income families. Over the years, Congress expanded the size of the credit and made it available to lower-income families, too.

In 2017, the maximum credit was raised to $2,000 and income limits were increased to $200,000 for single filers and $400,000 for married couples, after which the credit phases out.

The American Rescue Plan increases the maximum credit, but not for everybody. The new law adds $1,000 for children ages 6 to 17 and $1,600 for children under 6. But the extra amounts begin to phase out for single filers with adjusted gross incomes of $75,000+ and married couples at $150,000-plus. The credit is reduced $50 for every $1,000 of income over those limits.

Taxpayers who are phased out of the extended credit may still qualify for the original $2,000 credit, although again the credit is reduced $50 for each $1,000 of income over the 2017 income limits. The new law makes two other important changes. The credit is now fully refundable, which means more families can get money back if their credit amount is more than the tax they owe. Also, half of the credit will be paid out in monthly installments from July to December. The other half can be claimed on the taxpayer’s 2021 return, to be filed next year.

The IRS will determine if people are eligible for the monthly payments using their 2020 tax returns or, if those haven’t yet been filed, their 2019 returns, says financial planner Robert Weston, a member of the American Institute of CPAs’ Financial Literacy Commission.

How to use the money

You know best what your family needs, but anyone who doesn’t have an emergency fund should consider starting one, says Jennifer Tescher, founder and CEO of the Financial Health Network, a nonprofit that promotes financial stability for lower- and middle-income people. A savings account with just a few hundred dollars is often enough to break the paycheck-to-paycheck cycle.

“Most unexpected expenses that people face are really in the few hundred-dollar range,” Tescher says.

Most low- to middle-income families make enough money to cover their expenses, but there’s often a cash flow mismatch between when they need money and when it comes in, Tescher says. That can lead to late fees, bank overdrafts, utility shut-offs and other unpleasant consequences.

“Then, digging yourself out of the mess is time-consuming and expensive,” Tescher says. Drawing from an emergency account, if there’s a gap, it can smooth out those gaps.

Adding to financial health

Once you have a starter emergency fund, you may want to pay down payday loans, credit cards and other expensive debt, Westley says. The less interest you have to pay on debt, the more money you have for you to use.

People also could start or increase their retirement savings, either by contributing to an individual retirement account or boosting their contributions to a workplace plan such as a 401(k). While the tax credit money can’t be directly placed into a workplace plan, you could use it to replace the contributions that come out of your paycheck.

You may want to save money for a down payment, since homeownership is a common way to build wealth. You also could help your children’s future financial health by saving for their education.

Contributing to a 529 college savings plan can provide tax-free money for schooling, and many states offer a tax break or other incentives.

If you don’t already have health insurance, the monthly payments could help you pay the premiums for policies purchased on the Affordable Care Act exchanges at HealthCare.gov. The American Rescue Plan passed in March also increased subsidies, and other improvements have reduced the cost of most policies. Health insurance can help you avoid potentially bankrupting medical bills if someone in your family gets sick or injured.

Having a plan for the money before it arrives can help ensure the cash goes where you most want it, Tescher says. “Financial Health Network research has consistently shown that planning ahead and identifying specific financial goals is highly correlated with improved financial health regardless of income,” Tescher says.

Lisa Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston.
They are located more than 2,500 miles apart. But except for their polar-opposite population bases, there are many similarities between tiny Ketchum, Idaho (2,878 residents, the latest census figures show) and Knoxville (741,000).

Both cities sit in the heart of the nation’s largest mountain chains, the Rockies and the Appalachians, and both are near scenic entertainment/ski areas. Knoxville, of course, boasts Gatlinburg, Pigeon Forge and the Great Smoky Mountains; Ketchum counters with Sun Valley and Bald Mountain.

And both have their share of famous residents, past and present. Ketchum has been home to the likes of Oscar-winning actors Gary Cooper and Tom Hanks, author Ernest Hemingway, musicians Peter Cetera and Steve Miller, and athletes Picabo Street and Dick Fosbury. Knoxville can brag on having been home to Oscar-winning actors Patricia Neal and Quentin Tarantino, author Alex Haley, musicians Roy Acuff and Kelsea Ballerini, and athletes Peyton Manning and Ralph Boston.

Now they have one more thing in common – a stake in each state’s young hemp industry, which has experienced more ups and downs than a Dollywood roller coaster, including falling prices, market saturation and the COVID-19 pandemic.

“So, you’re looking at prices falling by 90% over a two-year period,” says Michael Sanders, president of X-traxs LLC in Joelton, who adds he is involved “in every aspect” of taking hemp from seed to shelf.

NEW USES MEAN NEW HOPE

Construction industry could provide stability for roller coaster hemp industry

By Tom Wood

Farmers were expecting to get “$30 to $50 a pound for hemp,” Sanders says. Instead, they are being paid “a dollar a pound on something that costs $4-$5 a pound to grow.”
Farmers were growing crop and they had contracts in 2019 and they thought they were gonna get $30 to $50 a pound for hemp. Today, there are people paying a dollar a pound on something that costs $4-$5 a pound to grow.”

**Good news from Knoxville**

Ketchum-based company Hempitecture, Inc., a rising leader in the biobased insulation industry, recently opened a distribution center in Knoxville for its hemp-based products to serve clients east of the Mississippi River. It was welcome news in tough times for the industry.

While Hempitecture doesn’t actually grow or buy Tennessee hemp — or even manufacture its HempWool insulation and Hempcrete construction material — that could someday change, says Hempitecture CEO Matthew (Mannie) Mead.

“We’re a company that specializes in what we believe is the most sustainable insulation material on the planet. (HempWool is) a 90% hemp fiber batt, so it can be used in lieu of fiberglass, rockwool or other batt insulation products,” Mead explains. “It can even take the place of spray foam insulation.

“We work with a manufacturer based out of Canada (and) distribute this product all across the United States … with our first warehouse being Salt Lake City, which is a pretty well-located hub for the Rocky Mountains and Northwest.

“But with our growth over the last year and a-half, and with the growing popularity of this project, we’ve been looking for an ideal location to set up a new distribution center. And we chose Knoxville for a couple of reasons,” Mead adds.

“First off, Tennessee is super-well located to reach the Eastern Seaboard, the Southeast – even the Midwest. That was one of the main criteria. It’s a vibrant city, a vibrant area. So having a distribution center there made a lot of sense from a logistics standpoint as well as just being able to reach most of the United States.”

Tommy Gibbons, the firm’s chief operating officer, was in Knoxville a couple of weeks ago and will be moving there this fall to work on an unannounced project that could take their products to another level. Asked about his impressions of the city and the company’s future role in the state, Gibbons was upbeat and optimistic.

“It’s a cool city. I’m really interested in what Tennessee has available to companies who are trying to set up a home base there and bring business to that state,” Gibbons says.

“They seem to really have a lot of resources for bringing jobs in and then locating your business there. I think we’ll see in the near future where we could be producing our hemp-based insulation materials in both Idaho as well as Tennessee. So, I think it’s gonna be a good fit for us from multiple standpoints.”

Mead and Gibbons, both 30, have drawn national attention for their Hempcrete product, making the 2020 Forbes “30Under 30” list for manufacturing. The honor cited their “hemp-based building materials that absorb CO2 emissions and improves insulation.”

“Just being young people, I think we have maybe a little bit of a different perspective than other generations, that we’ve grown up at a time where we can see impacts on the environment,” Mead says of his company mission. “We can more closely feel them and I think it’s going to be more commonplace for people our age and younger.”

**Industry in recovery**

News of Hempitecture’s arrival to Tennessee’s white-knuckle hemp ride has been met with open arms from state officials, academicians studying the plant, and growers and sellers in the popular CBD market.

The Tennessee Department of Agriculture launched its hemp program in 2014 to explore the industrial uses with 49 licensed growers scattered across the state. When the Farm Bill of 2018 removed hemp from the list of federally controlled substances, Tennessee updated its rules, as well. Interest blossomed like the cannabis plant itself.

That year, there were 226 licensed growers. In 2019 that number swelled to 3,957 with growers in each of the state’s 95 counties.

But woes hit the industry like falling dominoes, and the number of state-licensed growers plummeted to 1,918 in 2020.

In 2021, there has been a slight recovery to 2,008 licensed growers operating in all but one county in upper West Tennessee.

Denise Woods, hemp program coordinator for the state agriculture department, chooses to focus on the future rather than the setbacks of the past two years.

“Isn’t that exciting? That is very exciting,” Woods says of Hempitecture’s arrival and potential uptick for industrial hemp in the state. She says the industry as a whole can learn from the past while focusing on future growth.

“You don’t understand the value of the plant, the plant itself. The fiber portion, the grain, the seed – you know, all of that – was pushed aside by the buzz of the CBD, although I, in no way, want to underestimate the benefits of those qualities of the plant.

“I do think that the fiber, the other qualities of the plant, are making their
Finding creative solutions for affordable housing

Last week, I enjoyed joining my fellow Realtors from across the state and country for the annual National Association of Realtors legislative meetings. Like last year, we participated in these meetings virtually. Even so, that setting didn’t take away the impact or importance of our one-on-one meetings with our senators and representatives. The meetings centered on local and national issues related to homeownership and private property rights. This year’s major focus was the need for more affordable housing, which is an issue that’s having an impact across the country. Throughout the pandemic, the residential real estate market has had a positive economic impact on homeowners, communities and the economy. However, the historic, 50-year-record shortage of affordable homes has severely limited access to the residential real estate market.

Suppose more residential housing is made available through efforts to improve the nation’s infrastructure. In that case, opportunities to access the wealth-building benefits of homeownership would increase alongside employment levels and economic activity. A recent study estimates the U.S. has developed an “underbuilding gap” of 5.5 million housing units over the last 20 years. This trend translates into a $4.4 trillion underinvestment in housing. Even relatively modest steps to reduce this gap will unleash tremendous economic activity and create millions of new jobs.

Builder sells Brit charm with ‘Canterbury’

By David Laprad

Realtor, developer and builder Kelly Jooma is standing on a dirt road at the foot of White Oak Mountain in Ooltewah. From her vantage point, she can see Ooltewah Georgetown Road to her left. To her right, a curve bends the dirt road around a nestle of trees.

It’s been only a few days since heavy equipment scraped the once untended land to create the dusty surface. In about a month, still more equipment will pave it, creating a thoroughfare for vehicles.

This is no generic dirt road, however. Despite looking like an ordinary stretch of earth and rock, it already has a name: Sir Oliphant Way.

Tomorrow, Jooma says, sidewalks will flank either side of Sir Oliphant’s blacktop, and newly built homes will span its length. At certain points, other roads will branch off from Sir Oliphant and extend the tableau in new directions.

Students of Middle English literature will likely smile when they see the names of the other roads, which include Becket Way, Palomar Place and Eglantine Trail.

Jooma and her team of Realtors, developers and builders mined the names of the streets from “The Canterbury Tales,” a collection of 24 stories written by Geoffrey Chaucer during the 14th century.

She also pulled the development’s moniker – The Reserves at Canterbury Fields – from Chaucer’s work.

Jooma says she’s referencing “The Canterbury Tales” because she wants the development to have more than a recognizable name and wants it to tell a story about people coming together to create a new community.

Everyone names their subdivision, but how many subdivisions have a story behind them?” she asks. “We named the streets and even the homes after characters in ‘The Canterbury Tales’ as our way of telling the story of this place and the people who come here.”

The stories of “The Canterbury Tales” are framed around the journey of 30 pilgrims to the shrine of Sir Thomas Becket in Canterbury, Kent. As they travel, the pilgrims engage in a storytelling contest.

“This journey was Chaucer’s way of bringing people from many different walks of life together in one place,” Jooma adds. “In the same way, we hope our new development will bring people together to share their stories with one another.”

To foster this community, Jooma will build amenities designed to encourage its residents to leave their homes and interact with each other, she says.

Fountains will spray the waters of a retaining pond in decorative patterns as people circle the shoreline on 5-foot-wide sidewalks. Those who wish to venture further will be able to bike the trails that will snake throughout Canterbury Fields’ 40-odd acres.

After residents work up a sweat on the winding paths, a hardscaped pool that bears more than a passing resemblance to a spa will welcome them to its cool depths.

Later, as the sun sets, Jooma envisions people gathering at a fire pit, opening bottles of wine and sharing the stories of their day.

“If it’s going to be about coming out of your house and spending time in the community,” she points out. “We want to
Picture this: You’ve had a long day and you’re famished. No one wants to cook so you suggest eating out. You’re thrilled when everyone agrees because the only thing that’s going to slay your hunger are the baby back ribs at your favorite restaurant.

The drive there seems longer than it really is, and your stomach growls at every red light. When you finally arrive and are seated, your mouth is already watering at the thought of biting into that smoky meat and tasty sauce. But when you place your order, your server coolly responds, “I’m sorry, we longer serve baby back ribs. Might I suggest a pulled pork sandwich?”

And just like that, the floor disappears and you’re plummeting through a dark pit of crushed expectations. You’re generally a soft-spoken person, but you can’t stop yourself from blurting out: “Why on Earth would you stop selling your ribs? They were fantastic! Everyone loved them! It’s like McDonald’s stopped selling the Big Mac!”

If you can relate to this scenario, you’re not alone. For what are likely perfectly good reasons, restaurants often modify their menus. And I’m sure they hear about it when they nix someone’s favorite selection.

Puckett’s must have heard about it when they took their baby back ribs, along with a slew of other mainstays, off their menu. The ribs back, and so are other mainstays that disappeared along with them.

Returning breakfast items include The King’s French Toast and sweet potato pancakes. Returning starters include the Fried Green Beans, the Smoked Sausage and Cheese plate and Bubba’s Bones. Returning mainstays include the Fried Green Beans, the Smoked Sausage and Cheese plate and Bubba’s Bones.

The Smoked Chicken platter at Puckett’s.

The King’s French Toast and sweet potato pancakes are back at Puckett’s.
Pandemic has increased number of projects

Remodeling industry remains strong despite challenges

National Home Remodeling Month in May has even more reason to be celebrated locally as the remodeling industry remains strong in our area over a year into the pandemic.

In fact, the remodeling market has benefited as a direct result of the pandemic. Despite lingering supply-side challenges, confidence in the remodeling market continues to increase, according to a recent NAHB survey.

The remodeling market took a hit last year at the start of the pandemic, but it’s completely turned around now,” says NAHB Remodelers Chair Steve Cunningham. “Remodelers are now facing intense backlog on projects due to supply chain delays, continued labor shortages and an abundance of project leads.”

A desire for better amenities was cited as the most common consumer motivation for remodeling, followed by a need to repair or replace older components, and a desire for more space.

Moreover, according to a recent NAHB survey, nearly half of remodelers reported 50% of their projects were a direct result of the pandemic, according to a recent NAHB survey.

“Once your house is framed, you’re safe,” Jooma says. “But that number has to be right in the beginning or you can run into problems.”

Builders today are also wrestling with shortages of the materials that go into a home, reports the NAHB. Jooma says K&M Homes build potential increases in lumber into the cost of a home through the use of an escalation clause in the contract with the client. While the builder is contractually bound to absorb some of the escalation, the client absorbs most of it.

“One once your house is framed, you’re safe,” Jooma declares. “But that number has to be right in the beginning or you can run into problems.”

Jooma Development – which consists of Joanna and her husband, Mark Jooma – purchased the land for Canterbury in 2020. The project then moved to K&M Homes, the builder the Joomas own. Joining K&M Homes in raising houses in Canterbury is Embark Homes, a Chattanooga-based custom builder. K&M has selected six floorplans for the project, while Embark has contributed four, but Jooma says clients are welcome to bring in their own designs – providing they’re willing to allow Canterbury’s designer to modify the exterior to match the rest of the development.

Like any neighborhood under development, Canterbury has presented Jooma with her share of challenges, not the least of which was the discovery of an underground spring. But she says the most difficult obstacle to overcome has been the cost and availability of building supplies. However, she says she and her team have devised solutions that will allow the project to move forward without delays – or worse.

“We’re watching the other materials that go closely, and once someone is under contract, we price the home accordingly and lay it in foundation.”

The National Association of Home Builders reports lumber prices have increased more than 200% since April 2020. The price for 1,000 board feet surpassed $1,100 in mid-April, up from less than $500 in June 2020, the organization reports.

Jooma says K&M Homes builds potential increases in lumber into the cost of a home through the use of an escalation clause in the contract with the client. While the builder is contractually bound to absorb some of the escalation, the client absorbs most of it.

“Once your house is framed, you’re safe,” Jooma declares. “But that number has to be right in the beginning or you can run into problems.”

Jooma is particularly proud that homes in Canterbury will feature natural gas for high-end appliances,” Jooma reports. Moreover, luxury finishes will be found and beautiful architectural details, Jooma says.

Th e price for 1,000 board feet surpassed $1,100 in mid-April, up from less than $500 in June 2020, the organization reports.

Joanna with her share of challenges, not the least of which was the discovery of an underground spring. But she says the most difficult obstacle to overcome has been the cost and availability of building supplies. However, she says she and her team have devised solutions that will allow the project to move forward without delays – or worse.

“The remodeling market took a hit last year at the start of the pandemic, but it’s completely turned around now,” says NAHB Remodelers Chair Steve Cunningham. “Remodelers are now facing intense backlog on projects due to supply chain delays, continued labor shortages and an abundance of project leads.”

A desire for better amenities was cited as the most common consumer motivation for remodeling, followed by a need to repair or replace older components, and a desire for more space.

Moreover, as home prices and interest rates rise, many would-be homeowners are instead opting to stay put and make improvements to their current homes. Especially among older homeowners, aging-in-place and universal design projects are becoming increasingly popular.

“The pandemic along with the unfortunate Easter storms in 2020 definitely increased the home improvement industry locally,” says JB Millwork owner and HBGAC member Jeremie Price, “and the market has remained strong in 2021.”

NAHB’s survey found that bathrooms and kitchens continue to top the list of the most common remodeling projects. Among all projects, 74% were primarily bathrooms, while 67% involved kitchens.

“As homeowners continue to make modifications to their homes, it’s important that they do their research and hire a qualified professional,” says Cunningham.

“Whether it’s a small project or a whole house remodel, a qualified professional remodeler can help homeowners create a space that suits their needs.”

To find a dedicated professional remodeler to trust with your bath, kitchen or other home renovations in the Chattanooga area, visit the membership directory at www.HBGAC.net.

CANTERBURY
See page 11

see people walking their dogs and kids in strollers.”

Finally, a clubhouse will serve as an event space residents will be able to use for any number of occasions.

While there’s more, Joanna says she needs to hold those cards close to her chest until it’s official. Suffice to say she hopes to give people even more reasons to leave their homes but not their community.

“We don’t want people to have to go anywhere else.”

To provide residents with plenty of neighbors to befriend, Canterbury will contain 101 houses built in three phases. Most of the dwellings in the community will cost between $450,000 and $600,000, or $2,400 to $2,700 square feet.

The style of homes is best described as modern European with Tudor influences and beautiful architectural details, Joanna says. Moreover, luxury finishes will be standard.

“You can expect quartz countertops, custom closet organizers in the master closet, gorgeous beam details, accent walls and high-end appliances,” Joanna reports.

Joanna is particularly proud that homes in Canterbury will feature natural gas for heating and cooking. While she says it costs her a pretty penny to get it, she insisted on having it.

“We had to make that happen because we know people want it.”

Residents also are going to want privacy, Joanna admits, so each property will come with a secluded backyard. “No one will butt up against another yard,” When you turn a corner, you’ll be looking at the woods, or a greenspace or a farm.”

Joanna Development – which consists of Joanna and her husband, Mark Jooma – purchased the land for Canterbury in 2020. The project then moved to K&M Homes, the builder the Joomas own.

Joining K&M Homes in raising houses in Canterbury is Embark Homes, a Chattanooga-based custom builder.

K&M has selected six floorplans for the project, while Embark has contributed four, but Joanna says clients are welcome to bring in their own designs – providing they’re willing to allow Canterbury’s designer to modify the exterior to match the rest of the development.

Like any neighborhood under development, Canterbury has presented Joanna with her share of challenges, not the least of which was the discovery of an underground spring. But she says the most difficult obstacle to overcome has been the cost and availability of building supplies. However, she says she and her team have devised solutions that will allow the project to move forward without delays – or worse.

“We’re watching the other materials that go closely, and once someone is under contract, we price the home accordingly and lay it in foundation.”

The National Association of Home Builders reports lumber prices have increased more than 200% since April 2020. The price for 1,000 board feet surpassed $1,100 in mid-April, up from less than $500 in June 2020, the organization reports.

Joanna says K&M Homes builds potential increases in lumber into the cost of a home through the use of an escalation clause in the contract with the client. While the builder is contractually bound to absorb some of the escalation, the client absorbs most of it.

“One once your house is framed, you’re safe,” Joanna declares. “But that number has to be right in the beginning or you can run into problems.”

Builders today are also wrestling with shortages of the materials that go into a home, reports the NAHB. Joanna says K&M Homes initially encountered a scarcity of garage doors and black windows, for example, but has implemented workarounds that involve shrewdly timing their orders.

“We know from experience what the delay times are and order accordingly so everything is available on time,” Joanna assures.

Despite the obstacles homeowners nationwide have experienced, Joanna is confident K&M and Embark will begin building in July. Not only are there two houses located in a cul de sac already under contract, but passersby on Ooltewah Georgetown Road will soon see crews working on 12 houses, as well as the model home, at the front of Canterbury.

Joanna invites Realtors with clients interested in building a home to contact her at 423 400-4183 to acquire information about Canterbury, including floor plans, the plat map, contact details for potential lenders and insurance providers and more.

“We want Realtors to have smart conversations with their buyers,” Joanna says. “We want them to be able to answer every question their clients have so we can then sit down and talk numbers and interior design.”

While Joanna is looking forward to doing business with agents and buyers, she’s especially excited about the stories the residents of Canterbury will tell long after the ink on the contacts is dry.

“Canterbury will be more than a subdivision, it will be a place where young families and retired couples will write their stories and then share them with their neighbors,” she says. “We believe that sense of community will make Canterbury special and draw people here.”

In our recent meetings, we offered ways legislators could provide some much-needed relief to the housing shortage, such as providing tax incentives to convert underutilized commercial property into residential units.

Finding new uses for unused commercial real estate offers significant benefits for families struggling to find affordable housing, the distressed commercial sector, the nation’s broader economy and for governments at all levels, which will reap new revenues.

Some problems require creative, outside-the-box solutions, and converting unused commercial property just might be one solution to the inventory shortage.

Also, we stressed to elected officials the importance of preserving the 1031 like-kind exchange, which is a vital tool in promoting liquidity, encouraging additional investment and helping small and minority-owned businesses expand and grow.

Like-kind exchanges fill gaps in the housing supply not covered by other incentives to develop affordable housing. Limiting like-kind exchanges would increase the cost of rental housing and raise rents, not to mention that the vast majority is held by mom-and-pop investors who are sole proprietors and pass-through businesses.

Realtors everywhere strive to make sure all Americans can reach the goal of homeownership, which is the centerpiece of the American Dream and the pathway to economic well-being and intergenerational wealth-building. Advocating for homeowners and homeownership – that’s Who We R.

Greater Chattanooga Realtors is The Voice of Real Estate in Greater Chattanooga. A regional organization with more than 2,400 members, Greater Chattanooga Realtors is one of 300 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors services Hamilton and Sequatchie counties in southeast Tennessee and Catou, Dale and Walker counties in northwest Georgia. For more information, visit www.gcrnet.net or call 423 698-8001.
pancakes. Patrons who enjoy lunch and dinner at Puckett’s can once again order Bubba’s Bones (the baby back ribs), the country fried steak and the smoked chicken.

It’s hard to imagine any self-respecting Southern-style restaurant taking those items off the menu, but I’m just here to report the news, not explain it.

Two choice appetizers also are back: Fried green beans and the smoked sausage and cheese plate.

Puckett’s didn’t stop there. In addition to resurrecting several classics, the restaurant is also introducing a few new items, including the Farm Boy Burger (a juicy-looking bacon cheeseburger topped with a fried egg), the Fresh BLT, Jan’s Chocolate Cobbler and cinnamon roll bread pudding.

So, there you have it, breakfast, lunch, dinner and dessert, all featuring a returning favorite or something new.

If you’ve ever been to Puckett’s, then I don’t have to tell you how good it is. But if you’ve never graced the doors of the restaurant, which is located a block away from the Tennessee Aquarium in the old TGI Fridays space, then a brief primer is in order.

Puckett’s Grocery and Restaurant’s roots stretch back to the 1950s and a little grocery store in Leiper’s Fork, about 25 miles southwest of Nashville, that specialized in comfort food classics and Southern hospitality. Six restaurants later – Nashville, Franklin, Columbia, Murfreesboro, Chattanooga and Pigeon Forge – that’s still the case.

Although some Puckett’s also sell groceries, the Scenic City version does not. This surprised me, since the sign outside sports the abbreviation “Groc” before “and Restaurant,” but it made sense once I learned the history of the company. (Besides, there is a drink cooler and a few condiments for sale, so they technically have groceries.)

Essentially, if you can picture a Cracker Barrel without the store and a higher class of food (not that Cracker Barrel’s food isn’t good), then you have an idea of what Puckett’s is like.

That’s all well and good, you say, but how do the returning classics taste?

I tried the Smoked Chicken at Puckett’s invitation soon after the company launched its revamped menu, and it’s fantastic. Included on a platter with three generous sides, it’s rich with smoky flavor, and the bones hold a lot of tender meat.

Best of all, the skin is crispy, so there’s a nice crunch before you bite into the juicy underneath. It’s one of those rare chicken dishes that requires extra napkins.

My wife, who joined me, assures me Bubba’s Bones are also phenomenal. This is rare praise. We’ve eaten our share of ribs in the Chattanooga area, and she’s liked just one other place.

We tackled our meats after devouring a heaping plateful of fried green beans. Included with a tangy house Ranch, they were the perfect starter – tasty but not heavy.

The only sour note of the meal was the Cinnamon Roll Bread Pudding. I was expecting a heavenly coupling of a Cinnabon and Famous Dave’s bread pudding, but instead served a lukewarm mass that was cold and mushy in the center.

Clearly, that’s not how it’s meant to be served, so I chalked it up to being an off batch.

Before I wrap this up, here are a few odds and ends to allow you to go in prepared:

- The chicken-fried steak is chicken fried RIBEYE steak
- If you like mayo on your BLT, you’ll need to order it with the sandwich because it comes dry
- A fellow diner raved about the sweet potato pancakes, so keep that in mind if you’re hankering for breakfast.
- Finally, my wife and I visited Puckett’s before Mayor Kelley dialed back some of the city’s COVID-related restrictions, so every staff member was masked, there was ample room between tables (it appears as though they removed several tables to give patrons space to distance) and outdoor dining was available.

If you’ve ever been to Puckett’s and found yourself falling through a dark pit of crushed expectations after the server told you they no longer served your favorite dish, then you don’t need me to tell you it’s time to go back.

But if you haven’t tried Puckett’s, then this is a good to consider doing so. Everyone loves a classic, and there are several Southern favorites to try.
NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated March 27, 2000, and recorded in the Office of the Register of Deeds for Hamilton County, Tennessee, in which said Note contains the provisions for the foreclosure of the security described in the Deed of Trust, and

WHEREAS, said default has been continued, and a judgment and decree for foreclosure of the security described in the Deed of Trust has been entered in the Court of Common Pleas for Hamilton County, Tennessee, and

WHEREAS, at a sale held pursuant to said judgment and decree, the property described in the Deed of Trust shall be sold to the highest bidder subject to all unpaid taxes, prior liens and encumbrances of record; located in the City of Chattanooga, Hamilton County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entirety indebtedness has been declared due and payable, and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee by Amerihome Mortgage Company, LLC, will, on July 3, 2022, or at any time after 1:00 P.M., at the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale certain property hereinafter described to the highest bidder for cash, or in such other manner as the Trustee may determine, in accordance with the provisions of the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows:

All that tract or parcel of land lying and being particularly described as follows:

IN THE NORTHWESTERN CORNER OF SAID LOT

SUBJECT TO ANY GOVERNMENTAL ZONING LIMITATIONS, EASEMENTS, STIPULATIONS, NOTES, etc., as set out in plat recorded in plat book 824, page 19, and plat book 37, page 133, in the Register’s Office of Hamilton County, Tennessee. Any governmental zoning and subdivision ordinances or regulations in effect thereon.

FOR THE LIKE AND FITNESS FOR A GENERAL PURPOSE AND FOR ALL OTHER USES TO WHICH THE SAME MAY BE PUT AND AS A TRACT OF LAND IN THE CITY OF CHATTANOOGA, CHATTANOOGA COUNTY, TENNESSEE.

WITHIN THE BOUNDS OF RAMONA STREET AND SONDA DRIVE BY REASON OF THE INTERSECTION OF SAID STREETS.

SUBJECT TO THE RIGHTS OF THE PUBLIC IN RAMONA STREET AND SONDA DRIVE.

SUBJECT TO THE ZONING AS PASSED BY THE STATE LEGISLATURE, PRIVATE ACTS OF 1939, CHAPTER 466, HOUSE BILL NO. 1528, AS ADOPTED BY RESOLUTION OF THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, ON AUGUST 13, 1941, AND ANY AMENDMENTS THEREOF.

BEING THE SAME PROPERTY CONVEYED TO SCOTT A. SMITH, UNMARRIED, BY WARRANT DEED FROM RANDALL L. TEAGUE AND MARY SUE COULTER DATED 11/25/2011 OF RECORD IN Q 9520, PAGE 870, REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE.

NOW, THEREFORE, notice is hereby given that the entirety indebtedness has been declared due and payable, and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee by Amerihome Mortgage Company, LLC, will, on July 3, 2022, or at any time after 1:00 P.M., at the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale certain property hereinafter described to the highest bidder for cash, or in such other manner as the Trustee may determine, in accordance with the provisions of the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows:

All that tract or parcel of land lying and being particularly described as follows:

IN THE NORTHWESTERN CORNER OF SAID LOT

SUBJECT TO ANY GOVERNMENTAL ZONING LIMITATIONS, EASEMENTS, STIPULATIONS, NOTES, etc., as set out in plat recorded in plat book 824, page 19, and plat book 37, page 133, in the Register’s Office of Hamilton County, Tennessee. Any governmental zoning and subdivision ordinances or regulations in effect thereon.

FOR THE LIKE AND FITNESS FOR A GENERAL PURPOSE AND FOR ALL OTHER USES TO WHICH THE SAME MAY BE PUT AND AS A TRACT OF LAND IN THE CITY OF CHATTANOOGA, CHATTANOOGA COUNTY, TENNESSEE.

WITHIN THE BOUNDS OF RAMONA STREET AND SONDA DRIVE BY REASON OF THE INTERSECTION OF SAID STREETS.

SUBJECT TO THE RIGHTS OF THE PUBLIC IN RAMONA STREET AND SONDA DRIVE.

SUBJECT TO THE ZONING AS PASSED BY THE STATE LEGISLATURE, PRIVATE ACTS OF 1939, CHAPTER 466, HOUSE BILL NO. 1528, AS ADOPTED BY RESOLUTION OF THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, ON AUGUST 13, 1941, AND ANY AMENDMENTS THEREOF.

BEING THE SAME PROPERTY CONVEYED TO SCOTT A. SMITH, UNMARRIED, BY WARRANT DEED FROM RANDALL L. TEAGUE AND MARY SUE COULTER DATED 11/25/2011 OF RECORD IN Q 9520, PAGE 870, REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE.

NOW, THEREFORE, notice is hereby given that the entirety indebtedness has been declared due and payable, and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee by Amerihome Mortgage Company, LLC, will, on July 3, 2022, or at any time after 1:00 P.M., at the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale certain property hereinafter described to the highest bidder for cash, or in such other manner as the Trustee may determine, in accordance with the provisions of the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows:

All that tract or parcel of land lying and being particularly described as follows:

IN THE NORTHWESTERN CORNER OF SAID LOT

SUBJECT TO ANY GOVERNMENTAL ZONING LIMITATIONS, EASEMENTS, STIPULATIONS, NOTES, etc., as set out in plat recorded in plat book 824, page 19, and plat book 37, page 133, in the Register’s Office of Hamilton County, Tennessee. Any governmental zoning and subdivision ordinances or regulations in effect thereon.

FOR THE LIKE AND FITNESS FOR A GENERAL PURPOSE AND FOR ALL OTHER USES TO WHICH THE SAME MAY BE PUT AND AS A TRACT OF LAND IN THE CITY OF CHATTANOOGA, CHATTANOOGA COUNTY, TENNESSEE.

WITHIN THE BOUNDS OF RAMONA STREET AND SONDA DRIVE BY REASON OF THE INTERSECTION OF SAID STREETS.

SUBJECT TO THE RIGHTS OF THE PUBLIC IN RAMONA STREET AND SONDA DRIVE.

SUBJECT TO THE ZONING AS PASSED BY THE STATE LEGISLATURE, PRIVATE ACTS OF 1939, CHAPTER 466, HOUSE BILL NO. 1528, AS ADOPTED BY RESOLUTION OF THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, ON AUGUST 13, 1941, AND ANY AMENDMENTS THEREOF.

BEING THE SAME PROPERTY CONVEYED TO SCOTT A. SMITH, UNMARRIED, BY WARRANT DEED FROM RANDALL L. TEAGUE AND MARY SUE COULTER DATED 11/25/2011 OF RECORD IN Q 9520, PAGE 870, REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE.

NOW, THEREFORE, notice is hereby given that the entirety indebtedness has been declared due and payable, and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee by Amerihome Mortgage Company, LLC, will, on July 3, 2022, or at any time after 1:00 P.M., at the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale certain property hereinafter described to the highest bidder for cash, or in such other manner as the Trustee may determine, in accordance with the provisions of the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows:

All that tract or parcel of land lying and being particularly described as follows:

IN THE NORTHWESTERN CORNER OF SAID LOT

SUBJECT TO ANY GOVERNMENTAL ZONING LIMITATIONS, EASEMENTS, STIPULATIONS, NOTES, etc., as set out in plat recorded in plat book 824, page 19, and plat book 37, page 133, in the Register’s Office of Hamilton County, Tennessee. Any governmental zoning and subdivision ordinances or regulations in effect thereon.

FOR THE LIKE AND FITNESS FOR A GENERAL PURPOSE AND FOR ALL OTHER USES TO WHICH THE SAME MAY BE PUT AND AS A TRACT OF LAND IN THE CITY OF CHATTANOOGA, CHATTANOOGA COUNTY, TENNESSEE.

WITHIN THE BOUNDS OF RAMONA STREET AND SONDA DRIVE BY REASON OF THE INTERSECTION OF SAID STREETS.

SUBJECT TO THE RIGHTS OF THE PUBLIC IN RAMONA STREET AND SONDA DRIVE.

SUBJECT TO THE ZONING AS PASSED BY THE ...
FORM ONE TRACT OF GROUND FRONTING 50 FT. ON THE WEST LINE OF MILLER AVENUE AND EXTENDING WESTWARDLY, BETWEEN PARALLEL LINES, A DISTANCE OF 125 FT. TO THE EAST LINE OF ANY EXISTING TRACT TWO (2): BEING LOT 39, BLOCK 8, ARCADIA LAND COMPANY’S ADDITION, AS SHOWN ON THE PLAT OF SAID BLOCK 8, filed in the office of the County Clerk of Hamilton County, Tennessee, BEING THE SAME PROPERTY CONVEYED TO BRENDA CAMPBELL AND HUSBAND, CHARLES MUHAMMAD, FOR價值文件于 2020 年 12 月 02 日，在 BOOK 6464, PAGE 465, REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE.

Street address: The street address of the property is believed to be 2015 Taylor Street, Chattanooga, TN 37406, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 136D.011

Current owners of the property: Brenda Campbell

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise; any adverse claims, and any and all prior deeds of trust, liens, deeds, assessments, encumbrances, defects, and adverse claims and other matters that may arise after the date of the Trustee’s sale. In the event of any discrepancy, the legal description herein shall control.
Court Notices

One or more civil warrants have issued but been attached. It appearing from the record in this cause it is non-resident of Tennessee, and certain property or money has been attached. One or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money. It is ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.

LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
MAYFIELD AND LESTER
PO BOX 789
CHATTANOOGA, TN 37401

May 7, 14, 21, 28, 2021 Cpr12717

STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMILTON COUNTY

Docket Number: 20GS4520
Plaintiff: AMERICAN DEFENDER PROFESSIONAL CORP.
Defendant: MARY HANNAH
Date of this Order: 04/26/2021
Appearance Date: 06/28/2021
At 9:00 a.m.
Address: Court of General Sessions, Civil Division
Room 111 Hamilton County City Courts Building
600 Market Street
Chattanooga, TN 37402-1911

ORDER OF PUBLICATION

It appearing from the record in this cause it is non-resident of Tennessee, and certain property or money has been attached. One or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money. It is ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.

LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
MAYFIELD AND LESTER
PO BOX 789
CHATTANOOGA, TN 37401

May 7, 14, 21, 28, 2021 Cpr12717
it appearing from allegations in Plaintiff’s Bill, which is sworn to, that the defendant is not a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon 1805 SYLVER STREET, CHATTANOOGA, TN 37404.

If it is ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying non-resident that unless 1805 SYLVER STREET, CHATTANOOGA, TN 37404 answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admittance by 1805 SYLVER STREET, CHATTANOOGA, TN 37404 and the case will be set for hearing ex parte or without 1805 SYLVER STREET, CHATTANOOGA, TN 37404 presence.

This 12th day of May 2021.

LARRY L. HENRY
Circuit Court Clerk

court

**Statewide Classifieds Ads**
Raching more than 9,700,000 Readers Every Week!

For placement information, contact this newspaper's classified advertising department.

**Auctions**

GET THE WORK Done! Get $50 More轮廓

Get 45 plus 5 free $99 garland Guaranteed, no prepayment necessary, Call Today 1-844-677-8760

**Help Wanted**

RECRUITING HEADACHES? We Can Help!
Advertise your job opening in this newspaper + 101 other newspapers for $275/wk or 28 East Tennessee newspapers for $250 E a week. Get more applications + save Geo & svc restrictions apply. Call us today 1-866-420-5593.


**Home Improvement**

The Generac PW200l, a solar plus battery storage solution, may help you reduce your reliance on the grid, prepare for power outages and power your home. Fully installed and available. $50 Down Financing Option. Request a FREE, no-obligation quote today! Call 1-877-373-2066.

**Miscellaneous**

Never Pay For Covered Home Repairs Again! Complete Care Home Warranty COVERS ALL MAJOR SYSTEMS AND APPLIANCES. GET A FREE $200.00 OFF + 2 FREE Months! 1-844-594-1519 Hours Mon–Thur, Sun: 9:30 am–7:30 pm; Fri & Sat: 9:30 am–2:00 pm (all times Eastern)

Advertise Throughout Tennessee YOUR LOW COST ADVERTISING IN EBBETTS LK.

Generac Standby Generators provide backup power during utility power outages, so your family can stay safe and comfortable. Prepare now. Free 7-year extended warranty ($650 value). Request a FREE quote today! Call for additional terms and conditions. 1-888-869-5542

**Public Notices**

PUBLIC NOTICE OF MEETING
Take notice, pursuant to chapter 442, Tennes

ear County Public Acts of 2017, the Greene County Board of Education, will convene and meet in open session on Friday, May 21, 2021 from 6:30 p.m. to 7:00 p.m. in the Board Room, seventh floor, 10 W. M L King Blvd, Chattanooga, Tennessee, where a quorum of district board members will be present. Pursuant to the Kentucky-White Act, all public business will be transacted at said meeting.
way. They’re growing steadily, they’ve stayed true to the plant and kept moving forward while other folks were distracted by the other news.

“So, it’s exciting to see what’s around the bend for fiber. One of the things that fiber has on the ball that growers for CBD haven’t been able to work out yet is all the standardization of USDA, FDA, DEA. “Once those standards and requirements are ironed out, fiber is well on its way by having the international … their standards are already in progress. So that’s a real foot in the door that hasn’t happened yet for the other industry.”

‘Nobody has a crystal ball’

Mitchell Richmond, who since April has served as the University of Tennessee’s assistant professor in tobacco, hemp and specialty crops extension specialist, met with Hemppecture’s Gibbons while he was in Knoxville.

“I did meet up with Tommy, and he discussed a little about their products with the HempCrete, as well as the insulation (HempWool),” Richmond says, noting his area of expertise lies in other aspects of hemp.

“Now, as far as the industrial hemp side of things, we do have some trials here at UT. We’re going to be growing some hemp for dual-purpose studies with fiber and grain,” Richmond adds.

“We’ll harvest the grain and the fiber, then we’ll look at maybe as many as 15-17 different varieties and see how they perform under Tennessee’s growing conditions. (But) I have very little involvement right now with anything related to the products.”

Richmond is from Kentucky, which also has a big stake in the ever-growing hemp industry. While he has no horse in the race to get products into the hands of consumers, Richmond sees the potential for industrial hemp growth in the state.

“Nobody has a crystal ball to be able to look into the future and tell what it holds,” he says. “But if you look at the history over the last couple of years – and some of the estimations that might be coming out as far as total acreage demanded for CBD – that leaves a lot more room for the fiber and grain,” Richmond states.

“Specifically, if the industry partners that sell these products find markets that they can have a constant source of revenue for, it also opens up the market for producers to sell to them.

“It’s a very interesting crop, and I think there’s a lot more that we need to figure out in terms of how to grow it. I’m an agronomist first, so looking at products is not really my major interest. It’s how do we grow it?

“And as far as Tennessee is concerned, we can grow it well. Finding a market to sell it is going to be the next step, I believe.”

Tough times all around

The last two years have been agonizing, not only for the experienced hemp farmers who have stuck with the plant through thick and thin but also those who jumped in on the highly anticipated “green gold rush” of 2019.

Those with little or no prior experience in hemp growing got burned when the CBD craze nose-dived, but those who stuck it suffered, too.

“Farmers are always looking for ways to better their operations, so when hemp made its brand, you know, it had been in the state and there had been much interest for, what, four years, three years, before 2019,” Woods points out, adding that “2019 really pushed it to the forefront.

“The news latched on, the word was out and everybody was so excited. They were really, for the most part, hearing one side of the story. Of course, anytime you go into a new industry, you should be cautious and everyone knows the first casualties. But it laid the foundation of what makes hemp such an incredible plant. It’s unchanged by that.”

Grower Ryan Rush, owner of Rush Hemp Farms in Maryville, blames the state CBD industry’s rapid rise-and-fall problems on “a lot of people” who saw it as a get-rich-quick opportunity.

“A lot of people definitely got on the bandwagon. A lot of people were not prepared for what it takes to fully take their product to market or grow a product that certain processors or end retail users would be wanting,” Rush says.

“A lot of people did find their results to be lackluster and did find those results to be not worth their time and effort. So, a lot of people did jump off the bandwagon.”

Rush adds it wasn’t just those well-intended folks who complicated the situation.

“You also had a lot of big-money players come into Tennessee and not do so hot because they just didn’t have the right business plan,” he opines. “Or you had a lot of people also got into this who maybe were not the most enthusiastic about this plant. That can also maybe kind of steer companies in the wrong direction and not knowing what they’re doing or appreciate the kind of positions they are in.

“Tha definitely showed in some big companies’ end game plans and they fell apart within a year or two years starting up and opening up out here. It definitely got rid of some people on the bandwagon as well – which I’m not going to say is a bad thing.”
How rough has it been?

Rob Mock, owner of Urban Horticulture Supply in Chattanooga, is a licensed grower, supplier and retailer. He says the 2020 global pandemic hit their industry particularly hard, but that problems existed before the pandemic.

“What I’ve seen with the pandemic, I guess the industry as a whole, I know it started off with what I would consider a lot of capital, a lot of fragmented industry capital with not a whole lot of regulation,” Mock says.

“So that allowed too many types of different people to grow and cultivate, and what you’ve seeing, basically, was a flood of people learning how to grow cannabis. And basically, dumping a substantial amount of capital into growing hemp for the hope of selling it.

“A lot of people jumped in with no clear avenue of who was going to buy it. So, there was kind of a rush to produce a product – and back then, it was pretty much biomass that was considered for oil production – and then there was a flood to process it and then there was a flood to get a little bit of the product to consumers.”

Mock offers an explanation of how drastic the last two years have been:

“In the beginning of the 2016 and even the 2017 seasons, biomass was trading for $20 a pound, which, you know, was relatively good because you consider one or two plants can produce a pound of biomass,” he explains.

“You can do 1,500 to 2,000 plants per acre, so there are very large amounts of money being exchanged for the biomass. In that next year—at least as a wildfire over pretty much the whole United States—everyone produced extremely well.”

“But then in late 2019, the hemp-pendulum began to swing the other direction.

“They grew as much as they could, but that same year it basically crashed. And it crashed because we out-supplied the market,” Mock says of the biomass for oil extraction, which he said fell from $20 a pound to $1-$5 a pound.

Dreams never materialized

Joelton’s Sanders has seen people facing financial ruin because their plans never came to fruition. The hemp industry has “a very challenging question with a lot of parts and pieces,” he says.

“There has been a systemic process of artificial commoditization in a nascent industry before it ever matured,” he explains. “That’s sometimes inexplicable as to why these visions are made the way they are.

“Things have gotten so bad for farmers, processors and even some of the product companies at this point that is almost the question of sanity about why people should continue in this business.”

He pauses and chuckles slightly. Laughter eases the pain as he recalls a recent conversation with a Maryland farmer.

“(That’s) a little levy but not much … because it’s that serious. I see people who are impacted,” he says. “The farmer I was meeting with almost lost his farm to hemp and growing hemp on the promise that it was going to bring great fortune.

“His story is not unique. I’ve heard it over and over again—people calling me literally in tears or very upset that they’ve been promised monies for their crops that never materialized. And then there are a lot of other things that are going on with the industry that caused this artificial commoditization.”

Blame, finger-pointing and name-calling have grown like weeds as things have gone from bad to worse the last couple of years.

“We call it the race to the bottom—everybody trying to be cheaper than everybody else instead of focusing on what’s important … which would be some kind of sustainable model for all of us so that farmers, processors and retail brands could all make money.

“There’s been a lot of intrusion in our market by opportunistic brokers and other people who cause commotion. So, it’s a very complex explanation that you know, would require a book-length explanation to make any true sense out of it,” Sanders says.

Optimism amid despair

The hemp industry is hoping it will bounce back when the pandemic fades.

“I believe that’s where Tennessee is really going to thrive, in the CBD market, the craft cannabinoid market and, hopefully, eventually, marijuana market,” Rush says.

That also includes the industrial aspects that Hempitecture is trying to capitalize on with its Knoxville distribution site.

“There are other companies that are working on the fiber and the seed, and there’s other construction applications,” Sanders says. “I think those are wonderful because that was the actual intent of the industry when we got started. This was an industrial crop with industrial uses and the whole thing with CBD was supposed to be an afterthought.”

Hempitecture officials Gibbons and Mead would certainly agree with that.

“I think it’s really important that people know about these building materials happening, and it’s exciting what’s going on Tennessee,” Gibbons says.

“For us, as cliché as it sounds, every day is Earth Day,” Mead says. “It’s doing things that are good for the environment, and this business is designed to, you know, be harmonious with the natural world, and so that’s really our goal.”

That’s also the message from state officials Woods and Annie Self, the plant certification director for the state.

“We have a friendly regulatory environment in Tennessee,” Self says.

“I think we’re very excited about the direction of the hemp program,” Woods adds.