CREATING A SAFE PLACE TO CONDUCT BUSINESS

New BBB CEO experienced at culling ‘bad apples’

By David Laprad

Medical quackery and the promotion of worthless remedies were among the notorious abuses that led to the establishment of what is now known as the Better Business Bureau, a 1965 book about the agency explains.

Although Michele Mason, the new president and CEO of the BBB Serving Southeast Tennessee & Northwest Georgia (BBB Chattanooga for short), has yet to encounter a business that’s peddling a useless medical cure, she’s dealt with more than a little quackery during her 30 years with the organization.

This includes helping to stop a refinancing scam that bilked debt-riddled individuals out of at least $80 million.

While Mason was serving as a senior vice president of the Better Business Bureau of Southeast Florida & the Caribbean (BBB West Palm Beach for short), her office began receiving complaints about a company that was advertising it could lower a person’s credit card interest and help them escape the choking grip of debt.
Each year, the Chattanooga Bar Association honors an outstanding citizen in the Chattanooga area with the Liberty Bell Award for public service.

The CBA is currently seeking nominations for the 2021 award, to be presented during the annual Law Day Luncheon, which will be held Wednesday, Sept. 15.

The deadline for nominations is Wednesday, Aug. 18. Send nominations to:

Chattanooga Bar Association
The Pioneer Building, Ste. 420
801 Broad Street
Chattanooga 37402

Liberty Bell Award recognizes community service that has strengthened the America system of freedom under law. In selecting the recipient of this award, the CBA considers activities that promote a better understanding of the U.S. Constitution and the Bill of Rights, encourage respect for the law and the courts, stimulate a deeper sense of individual responsibility and foster a better understanding and appreciation of the rule of law.

Award judges will select a recipient from the nominations. Lawyers and judges are not eligible for the award.

Source: CBA

Familiar face in new role as juvenile court magistrate

By David Laprad

Juvenile Court Magistrate Cynthia LeCroy-Schemel says she knows she has big shoes to fill as the successor to Magistrate Bruce Owens, who will retire at the end of June after 29 years on the bench. So, she’s not correcting any of the staff at juvenile court who still call her “Miss Schemel.”

Schemel says she believes the informal appellation is rooted in her nearly three-year stretch as the supervisor of the custody and visitation department of juvenile court, which ended only a few years ago.

She also speculates the origin of “Miss Schemel” could go even further back, since she’s known some of the juvenile court staff since the 1990s when she served as guardian ad litem for the court.

Regardless, Schemel isn’t correcting anyone – yet.

“I’m a laid-back person. But let’s talk again in a year.”

Schemel brings nearly 30 years of experience as a legal practitioner to her new role.

She began her career in Memphis as a private practice attorney. After moving to Chattanooga, she took a job with the public defender’s office, where she spent five years representing the accused in Hamilton County.

A decade of private practice followed, with Schemel building a practice based on appointed criminal cases, including 10 death penalty cases.

This was demanding work, Schemel recalls. “You must do everything within ethical bounds to save that person’s life, which means securing any kind of lesser sentence,” she says. “Since your job is to protect the defendant’s constitutional rights and be a zealous advocate, it was difficult to classify cases as a win or loss.”

Schemel relieved herself of the heavy weight of death penalty cases when she switched to the other side of the courtroom to serve as an assistant district attorney in Bradley County. Her stint as a prosecutor lasted nine years and ended when she became the supervisor of the custody and visitation department of juvenile court in Hamilton County.

“I had been doing very stressful work...
But it became a possibility when she realized she had no interest in numbers and decided to become an attorney instead. “I liked political science, and I had interned for my congressman and senator, so I became more and more interested in the law,” she explains.

She and her husband, attorney Ed Schemel, lingered in Memphis for one year after she graduated from law school, but the heat and uniformly flush landscape drove them toward the less intense climate and the mountains of Southeast Tennessee, where Ed Schemel had secured work in Chattanooga.

Thirty years later, Schemel is taking her first confident step as a juvenile court magistrate. While she’s only handling detention hearings and filling in for the other magistrates as necessary, she’ll assume Owen’s position full-time at the end of June.

Philyaw says he expects Schemel to once again do “a fantastic job.” “I wish Magistrate Owens had a crystal ball he could leave on the bench to help her make the best decisions for children and families. Nevertheless, I have complete confidence in Magistrate Schemel’s legal skills and abilities, her heart and her commitment to serving extremely well in this new role.”

Schemel smiles and says she might start with insisting the staff at juvenile court begin calling her “Magistrate Schemel.” “It’s a courtroom and I’ll be a magistrate, so I need to earn and command respect. But more than that, I want to do what’s right. I want to follow the law and help the people of Hamilton County.”

Baker Donelson designates Juneteenth as firm holiday

Baker Donelson has designated Juneteenth, the oldest nationally celebrated commemoration of the ending of slavery in the United States, as a permanent firm holiday.

Baker Donelson initially designated Juneteenth as a holiday in 2020 as part of its Solidarity Action Plan, which it developed in the wake of last year’s nationwide racial reckoning.

The firm closed all its offices June 19, 2020, and encouraged lawyers, professionals and staff to spend the day engaging in support and action to protect Black lives against systemic racism.

Members of the Baker Donelson family participated in a range of ways, including reading books such as “White Fragility” and “Just Mercy,” participating in local Black Lives Matter protests, having conversations with their children about racism and volunteering with local organizations serving historically underserved and predominantly African American communities.

One of the firm’s Knoxville attorneys researched his state’s voting rights laws. As a result, he has since expanded his practice to advise individuals convicted of a felony crime to restore their voting rights. He has handled about a dozen cases since last summer, with many of them resulting in successful restoration of voting rights for his clients.

In Chattanooga, several of the firm’s attorneys participated in an online diversity summit the Chattanooga Area Chamber of Commerce conducted.

This year, all Baker Donelson offices will be closed Friday, June 18, and employees will once again be encouraged to spend the day as a time of service, education and engagement. To help employees identify opportunities for engagement, the firm developed a list of resources.

Baker Donelson’s chief diversity and inclusion officer Mark Baugh says, “Our hope is that this annual Juneteenth commemoration will not be just another day off, but rather an opportunity for each of our lawyers, professionals and staff to develop their own personal plan to take concrete actions to help be a voice of love, support and justice.”

Timothy Lupinacci, Baker Donelson’s chair and CEO, adds, “By commemorating Juneteenth each year, our goal is to show solidarity with our Black colleagues, clients and communities, as well as our continued commitment to effect change in our world. “Baker Donelson is proud to take this step in our ongoing role not only as allies but advocates and our obligation to protect and expand human rights and advance social justice for all.”

Source: Baker Donelson

Erlanger Bledsoe launches 3D mammography

Erlanger Bledsoe has deployed a new 3D mammography machine that combines multiple X-rays to create a three-dimensional image. The benefits of 3D mammography include reducing the need for follow-up imaging, detection of slightly more cancers than a standard mammogram alone and improved breast cancer detection in dense tissue. Cancer researchers report mammograms have helped reduce breast cancer mortality in the country by 40% since 1990.

Three out of every four women diagnosed with breast cancer have no family history and are not considered high risk.

The new machine will be in service Monday through Friday at Erlanger Bledsoe. To schedule an appointment, call 423 778-5800.

Source: Erlanger
$7.5M loan fund established for small, minority-led businesses

A collaborative effort is boosting Chattanooga’s profile as an entrepreneurship hub with a new $7.5 million loan fund. The Chattanooga Small Business Opportunity Fund aims to improve access to capital for small and minority-led businesses, particularly borrowers who might not qualify for a conventional bank business loan.

Pinnacle Financial Partners, First Horizon Bank and Regions Bank provided capital to establish the loan fund, along with grant support from The Benwood, Bobby Stone, Footprint and Lyndhurst Foundations, JPMorgan Chase Foundation and Pointer Management Co.

Pathway Lending will administer the fund from its new local office, located in the Edney Innovation Center.

Pathway Lending will begin deploying funds to approved borrowers in Chattanooga immediately with loans that range from $5,000 to $500,000 for working capital lines of credit, term loans for equipment and real estate, and microloans.

Pathway Lending will also develop targeted loan products in connection with JPMorgan Chase’s support. “Supporting small businesses and entrepreneurs is key to unlocking the type of opportunity that lifts communities,” says Brandon Abney, vice president, commercial banking, JPMorgan Chase.

“There’s a strong small business ecosystem in Chattanooga, and the Chattanooga Small Business Opportunity Fund will play a foundational role in developing long-term, inclusive growth in our region.”

With support from JPMorgan Chase, Pathway Lending, LAUNCH and the Urban League of Greater Chattanooga are working together to find ways to strengthen Chattanooga’s business ecosystem for its small and minority-led businesses.

To guide that work, Pathway Lending and ULGC will undertake research to identify existing minority-owned businesses prepared to scale, assess their capital and capacity needs, and uncover gaps in the ecosystem. They expect to complete and publish the research in late summer or early fall 2021.

The community partners will coordinate to offer a broad range of technical assistance to prepare minority entrepreneurs to navigate growth, access capital and adapt to working in a digital environment.

Pathway Lending clients will be able to access Pathway Learning, an online learning platform where they can receive coaching from a member of Pathway’s business advisory services team and access a catalog of programs offered by PathwayWBC and the Veteran’s Business Outreach Center at Pathway Lending.

To support the new loan fund and collaboration, Pathway Lending has established a local office and added two new hires to fill newly created roles.

Katie Hendrix is Pathway Lending’s new vice president of stakeholder and client development; Quentin Lawrence is the company’s new vice president of lending for Chattanooga.

Hendrix and Lawrence will work from the Edney Innovation Center, where Pathway Lending has located its new office.

Quentin Lawrence, new vice president of lending for Pathway Lending’s Chattanooga office.

Photograph provided

Pathway Lending president and CEO Clint Gwin announces a $7.5 million fund aimed at strengthening small and minority-led businesses in Chattanooga and Hamilton County.

Katie Hendrix is vice president of stakeholder and client development at Pathway Lending’s Chattanooga office.

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Source: Pathway Lending
No questions signals no interest

Asking the right questions when looking for a new job

Sometimes, the devil really is in the details. This is especially true when it comes to the questions you ask when you’re looking for a job.

Asking the wrong question, or not asking the right question can get you into trouble when you least expect it. And, it can be tricky to know when to ask.

There are a few good rules of thumb to follow.

The first applies to networking. When you’re meeting someone new, they want to get to know you first. They (in theory) have no specific ulterior motive and hope you don’t, either.

When you first meet someone, avoid asking if they’re hiring. Chances are good they’re not hiring, and if you ask this up front you might send the message that you’re not interested in getting to know them unless they can give you something.

Do ask them if you can stay in touch. Ask to connect on LinkedIn. Ask to have coffee (virtual or in person). Relationship building might eventually lead you down the path of a new job.

Another situation happens when you find a job posted, perhaps the perfect job at the perfect company. And, you’ve either found a great connection there or already have one.

When reaching out about a specific job, be up front about it. A hiring manager will want to know that you’d like to be considered, so be sure to ask. Ask them if they have time to meet with you to discuss the position. Don’t hint around and hope they’ll get the drift. Be direct.

The most important place for questions is the job interview. It’s truly amazing how much your questions can influence the outcome of an interview.

First, have questions – lots of them. Having a long list of questions doesn’t mean you have to ask all of them, but it does mean you’ll have options to go to when it’s your turn to ask questions.

One of the primary complaints I’ve heard from hiring managers is that the candidate didn’t ask questions. The hiring manager assumes the candidate isn’t interested in the position (or worse, is lazy), while the candidate simply feels all their questions were answered during the interview.

This situation is avoided by asking a few questions at the end. But, keep your questions focused on the job. Do not ask questions that reflect an “all about me” attitude. Topics to stay away from include pay, vacation time or anything else that isn’t specific to the work itself.

And, always ask about the company’s timeline and their expected next steps.

First impressions are as important as qualifications are. The questions you ask will influence a hiring manager’s decision.

Fortunately, there’s time to plan. If you draft your questions in advance and ask a friend for feedback, you’ll be on your way to success.

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

Super Crossword puzzle solution for this week:
Even ‘singles’ need estate plans

If you don’t have a spouse or children, you might think you don’t need to do much estate planning. But if you have any assets, any familial connections, any interest in supporting charitable groups – not to mention a desire to control your own future – you do need to establish an estate plan.

In evaluating your needs for this type of planning, let’s start with what might happen if you die intestate – that is, without a last will and testament. In this scenario, your assets will likely have to go through the probate process, which means they’ll be distributed by the court according to your state’s intestate succession laws, essentially without regard to your wishes.

Even if you don’t have children yourself, you may have nephews or nieces, or even children of cousins or friends, to whom you would like to leave some of your assets, which can include not just money but also cars, collectibles, family memorabilia and so on. But if everything you own goes through probate, there’s no guarantee these individuals will end up with what you wanted them to have.

If you want to leave something to family members or close friends, you will need to indicate this in your last will and testament or other estate planning documents. But you also may want to provide support to one or more charitable organizations. Of course, you can simply name these charities in your will, but there may be options that could provide you with more benefits.

One such possibility is a charitable remainder trust. Under this arrangement, you’d transfer appreciated assets – such as stocks, mutual funds or other securities – into an irrevocable trust. The trustee, whom you’ve named – in fact, you could serve as trustee yourself – can then sell the assets at full market value, avoiding the capital gains taxes you’d have to pay if you sold them yourself, outside a trust.

Plus, if you itemize, you may be able to claim a charitable deduction on your taxes. With the proceeds, the trust can purchase income-producing assets and provide you with an income stream for the rest of your life. Upon your death, the remaining trust assets will go to the charities you’ve named.

Aside from family members and charitable groups, there’s a third entity that’s central to your estate plans: yourself. Everyone should make arrangements to protect their interests, but, in the absence of an immediate family, you need to be especially vigilant about your financial and health care decisions. And that’s why, as part of your estate planning, you may want to include these two documents: durable power of attorney and a health care proxy.

A durable power of attorney lets you name someone to manage your finances should you become incapacitated. This arrangement is especially important for anyone who doesn’t have a spouse to step in.

And if you become incapacitated, your health care proxy – also known as a health care surrogate or medical power of attorney – lets you name another person to legally make health care decisions for you if you can’t do so yourself.

Estate planning moves can be complex, so you’ll need help from a legal professional and possibly your tax and financial adviser. You may not have an immediate family, but you still need to take steps to protect your legacy.

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Playing with FIRE

Don’t forget to live while plotting early retirement

Gwen Merz was fresh out of college in 2014, working an information technology job she hated, when she decided early retirement was the answer. She socked away every dollar she could, saving as much as 70% of her income so that she could quit when she was 35. Now 30, Merz thinks she may have saved too much. Her job and life goals have touched without tax penalties.

Some people save prodigious amounts “I would pay a little bit more in taxes but less so there were people online doing more than me,” Merz says. “I really put myself under a time and I don’t feel like it makes the world more passionate about, such as teaching, working for a nonprofit or starting a business.

“It’s not so much ‘I hate the job’ as ‘The thing that I do for a living takes a ton of my time and I don’t feel like it makes the world that much better off,” Ethridge says. Working at least part time in retirement can reduce the amount you need to save and also gives structure and purpose, Ethridge says.

“Retiring at 30 with $2 million sounds great. It makes me sound like I’ve conquered everything that I do for a living, says certiﬁed ﬁnancial planner Malcolm Ethridge of Rockville, Maryland, doesn’t try to talk his clients out of the idea of retiring young. Many work in high-paying but demanding jobs in technology or ﬁnance and are feeling burned out by 80-hour workweeks. “You’re getting compensated well for the time you’re putting in, but it’s not sustainable,” Ethridge says. “There’s only so long you can burn both ends of the candle before it disappears.”

Instead, he encourages them to save enough so they can switch to work they’re more passionate about, such as teaching, working for a nonprofit or starting a business.

Getting to retirement

Merz says that even while she was saving most of her income, she still enjoyed occasional splurges, such as trips to Australia and Ecuador and a $4,000 sewing machine for her quilting hobby.

Some super-savers, by contrast, are so focused on their futures that they neglect their present, says certified ﬁnancial planner and physician Carolyn McClanahan of Jacksonville, Florida. As someone who has worked in hospital emergency rooms, McClanahan knows that the future isn’t guaranteed.

“We see people that die too soon, or get some serious illness that totally changes the trajectory of their lives,” McClanahan says.

McClanahan wants people to save enough to live comfortably after they retire, but also to start working on their bucket list of experiences long before they quit work. If they love to travel or spend time with their families, for example, she recommends that they not wait until retirement to start.

“It’s making certain that if they found out they were going to die tomorrow, that they would be at peace with what they’ve done,” she says.

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

Newsmakers

Chatanooga State's Jenkins selected for Maxine Smith Fellows Program

Quincy Jenkins, chief diversity ofﬁcer and executive director of the Ofﬁce of Diversity, Equity and Inclusion at Chattanooga State Community College, has been selected to participate in the 2021-22 class of the Maxine Smith Fellows program. Jenkins is one of 13 faculty and staff members from among 21 colleges and universities statewide participating.

The Maxine Smith Fellows program provides professional development, training and advancement opportunities for participants from traditionally underrepresented groups within the College System of Tennessee, which consists of public universities governed by the Tennessee Board of Regents.

Jenkins is a native of Carrollton, Georgia. He is a current doctoral candidate at Vanderbilt University’s Peabody College, has 13 years of experience in higher education and is proficient in English, Spanish, Italian and Chamorro.

The Maxine Smith Fellows program is named in honor of the late Maxine Smith, who headed the Memphis Branch of the NAACP for 33 years and was a member of the Tennessee Board of Regents from 1994 to 2006. The class of 2021-22 is the program’s 15th cohort.

HMH hires Amy Donahue as vice president of marketing

HMH CPAs has hired Amy Donahue as its vice president of marketing. Donahue’s responsibilities will include marketing strategy and execution.

Before joining HMH, Donahue worked as the director of marketing and communication for River City Company. Additionally, Donahue was the campaign manager for the 2021 Chattanooga mayoral campaign for Kim White. She has also worked for the University of Tennessee Knoxville and the University of South Carolina Aiken.

Donahue holds a master’s degree in communication and information and a bachelor’s degree in communication from the University of Tennessee, Knoxville.

Donahue previously served her alma mater as president of the UT Alumni Association of the Chattanooga Network, president of the School of Communication Studies Advisory Council and member of the Young Alumni Council.

Donahue is a graduate of the 2015 Leadership Chattanooga program through the Chattanooga Area Chamber of Commerce, the 2013 Holmberg Arts Leadership Institute and the 2020 Leadership Tennessee Next class.

She has also served on the Chamber’s Communication Committee, is the past president of the Chamber’s Downtown Council, current vice president for the Lookout Chapter of the Public Relations Society of America and a member of the Rotaract Club of Chattanooga. She completed Protege Chattanooga in 2017.

She was formerly on the marketing and development committee of Siskin Children’s Institute and is a former board member of Partnership for Families, Children and Adults.

Patton Albertson adds Bobby Futch

Financial life management ﬁrm Patton Albertson & Miller is expanding its Chattanooga team with the addition of Bobby Futch, a Chartered Retirement Planning Counselor and Certiﬁed Insurance Counselor who previously served at the ﬁrm’s Macon, Georgia, ofﬁce for 12 years.

Futch joined the ﬁrm as an intern while at Mercer University in Macon and then accepted a full-time role in 2009. As a Chattanooga-based client advisor, Futch will provide ﬁnancial planning, risk management, estate and trust administration services.

MASON >> PAGE 8
Tell me, clickbat, which counties are tops in Tennessee?

Cluckit internet teases are generally not avoided, being frequently of the “15 foods you should never eat naked” variety. But they can be tempting. And I couldn’t resist one I came across recently: “Best counties to raise a family in Tennessee,” for various reasons.

For one thing, I wanted to know how my county of residence, Davidson, rated, despite the fact that my wife and I are not raising a family. (Unless housing two middle-aged cats counts.)

Plus, I like being introduced to places I might not otherwise have heard of. Tennessee I might not otherwise have heard of. (Unless housing two middle-aged cats counts.)

I have no idea where it is, but “All roads lead to Weakley County,” its website advises, so it shouldn’t be hard to find for a visit. I just set out on a road at random. Also – and this is a prime goal for “best of” lists – I was prepared to dispute the findings. As with, for example, a ranking by rotten Tomatoes that judged “Rosanne” a better comedy than “The Andy Griffith Show.” Yeah. Right.

But even the results for Davidson County turned out to be so-so: No. 8 on a list of the top 25. That’s in the top 10% of Tennessee’s 95 counties, statistically, but middling when you consider that the county includes the state capital, has the “Nashville” label and that people are practically trampling one another to move here.

No. 25, by the way, was the aforementioned Weakley County. Sorry, Weakleynians. But take heart! You still ranked better than 70 other Tennessee counties! (Including one Davidson Doughnut County, Chestahum.)

The list was provided by an outfit called Stacker, which seems to specialize in compiling such minutiae. Other tidbits on its website include “50 common weather terms, explained” and “25 things we’ve learned about the moon since 1969.”

Stacker says it used data from yet another outfit, Niche, which claims to be “the market leader in connecting colleges and schools with students and families.” Clearly, the web infrastructure for the production and dissemination of trivia is vast. And shallow.

But enough of the mystery. Since you’re so nosey wonderers, the countdown of counties outranking Davidson is: No. 7, Washington; No. 6, Wilson; No. 5, Hamilton; No. 4, Knox; No. 3, Montgomery; No. 2, Rutherford; No. 1, Williamson.

Surprised?

Most likely there seems to be some built-in bias that suggests suburban – even rural – beats urban when it comes to quality of life. And though Hamilton has Chattanooga and Knox has Knoxville, they’re both less than a third the size of Nashville.

My own county had a population of roughly 6,000 when I was growing up. I’m no city slicker. I readily concede that Franklin, in No. 1 Williamson County, is quite charming.

But Nashville they ain’t, a point they might consider to be in their favor.

The good news for Davidson is that we did outrank Shelby County, which came in at No. 10, trailing Sumner at No. 9.

A bit curious since Shelby has Memphis, Beale Street, Graceland and the Peabody ducks and so on, whereas I tipadvised lists a cemetery at the top attraction in Sumner. But there you are.

To be fair, that county does include the graves of Johnny Cash and June Carter Cash. Hard to beat those for star-power final resting places.

Fact is, I suspect all Tennesseans consider their own home area tops since it validates their choice and, by extension, themselves. Still, it’s fun to compare, just as it is to diverting to collect otherwise useless information.

Like those weather and moon facts I mentioned earlier. Turns out I couldn’t resist them, either.

Here’s my take: Partly cloudly and partly sunny mean pretty much the same thing. And the moon is moving away from the Earth at about 1.5 inches per year.

By the way, I made up that “15 foods you should never eat naked” category. But I bet you have some ideas, don’t you?

Joe Rogers is a former writer for The Tennessean and editor for The New York Times. He is retired and living in Nashville. He can be reached at jorgtng@gmail.com
Tennessee baseball players were always a little envious whenever they traveled to SEC stadiums with fervent fan bases. They wanted to create the same environment in Knoxville and earn some respect from opponents.

After years of mediocrity and apathy, the Vols have resurrected a dormant program into a national contender under head coach Tony Vitello. They have jolted awake a fan base thirsting for a winner to help offset the decade of disappointment and frustration in football. Plus, of course, the season was a joyous return to normalcy for fans, players and coaches after the cancellation of the 2020 season due to the COVID-19 global pandemic.

Lindsey Nelson Stadium was rocking last weekend as No. 3 Tennessee secured a spot in the College World Series for the first time since 2005. Hitting an NCAA program-record six home runs in the clinching game, the Vols (50-16) swept LSU to punch their ticket to Omaha.

"Just wanted to get this thing to where people were proud of it," Tennessee head coach Tony Vitello says. "And I think the crowd today alone, but also the following on the street, or on TV or via text message for these kids, speaks volumes of where it’s at right now.

“And it’s at that spot because the guys have won. But I think it’s been more about the fashion in which they win with some grit, and they play together.”

Tennessee’s late-season power surge was on display Sunday against LSU, a 15-6 rout. The 15 runs were the team’s most ever in a Super Regional game. The six home runs came from five players, Jake Rucker with two, Connor Pavolony, Drew Gilbert, Jordan Beck and Evan Russell.

Rucker, a native of Greenbrier, and Beck had three hits apiece and the duo also had four and three RBIs, respectively. Russell and Pavolony each contributed two hits.

The Vols were fourth in the nation in home runs with 98 after Sunday’s game, recording 39 homers since April 1.

Vol starter Blade Tidwell earned his 10th win of the season, becoming Tennessee’s second pitcher to reach double-digit wins this season. Chad Dallas has 11.

“It marks the third time in program history, and first time since 2005, that the Vols have had two pitchers win 10 or more games.”

‘That dude’ Vitello has Vols believing they can win CWS

By Rhiannon Potkey

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“It marks the third time in program history, and first time since 2005, that the Vols have had two pitchers win 10 or more games.”
RISE UP teaches skills to children in foster care

By David Laprad

Statistics about at-risk youth in American tell a worrisome story.

Thousands of children age out of foster care without a permanent family every year, the Children’s Defense Fund reports. Moreover, the average stay of a child taken into a foster home is 19 months, the organization states.

This leaves young people without a stable foundation during their developmental years and can lead to critical gaps in their knowledge, adds Sandy Pricer, founder of RISE UP Cooperative, a Chattanooga-based nonprofit that teaches teens life skills.

Pricer includes other sobering figures in a pamphlet describing the societal challenges that motivate her organization — because she wants to alarm people with few statistics but because she wants others to understand teens are more than a number.

“Every child’s future is important,” she says. “Pouring everything we have into even one young person affects generations.”

Pricer’s inspiration for RISE UP began at home, where she and her husband are bringing up three biological children and three adopted siblings.

“There were things our biological children had learned from watching us that were beyond the understanding of the children we were trying to adopt,” Pricer explains. “So much is lacking for kids in foster care when it comes to the things most children in a stable home learn, whether it’s watching their parents cook or listening to mom and dad discuss the household budget.”

Armed with a background in social work and a network of people with experience to impart, Pricer formed her nonprofit in September and named it after the kinds of individuals she hopes to help young people become: responsible, independent, strong, empowered, upstanding and productive (RISE UP).

Although her vision included a dedicated space where RISE UP and other nonprofits could serve teens, the pandemic forced her to take a grassroots approach to getting her endeavor off the ground: Instead of raising money, buying a building and hiring staff, she turned on her computer.

From there, Pricer hosts weekly Zoom seminars during which guest speakers discuss a relevant topic and answer questions from the young people in attendance ask. Presenters typically speak from an area of personal or professional expertise, whether it’s a police officer, a member of the military or an attorney.

“Because the speakers are passionate about the topic they’re sharing, they’re able to present the material in a way that grabs the kids’ attention,” Pricer notes. “It’s been amazing to watch.”

To date, the most popular sessions have been the ones that covered financial literacy and overcoming obstacles, Pricer says.

Although Pricer initially intended to reach out to local youth, the online format has attracted teenagers from several states away, including Colorado and Ohio. Pricer has also brought in speakers from outside the Chattanooga area, including California and Pennsylvania.

The latter guest was a police officer who spoke about the dangers of online predators. Pricer felt the immediate impact of the presentation when one of her own teenagers said the session opened his eyes to the hidden threat.

“He said he had no idea people on the internet would do those things,” she recalls. “My husband and I had explained that to him at one point, but it took someone else telling him that for his eyes to open.

“That was a profound moment for me because I knew there must be other teens like him.”

To date, RISE UP has hosted more than 30 workshops and reached in excess of 70 children between the ages of 13 and 17, Pricer reports.

Although pleased with the progress RISE UP is making, Pricer still has her eyes on her original vision, which includes a building of her own. To bring this to fruition, she hopes to launch a capital campaign this summer.

“While there are several places we could meet and work, there are so many nonprofits in Chattanooga, none of them have availability,” Pricer says with a moan. “So, my next big goal is to find a place, buy it and then rent space to other nonprofits that work with children or teens.”

Like the youth who attend RISE UP’s sessions, Pricer says she’s being careful to not forge ahead before learning the skills she needs to succeed. So, she’s employing the know-how of her board chair, Chattanooga Community Kitchen chief operations officer Dr. Jimmy Turner.

“He’s been in the nonprofit world for decades and he’s been an amazing help,” Pricer says. “I’ve worked for nonprofits, but I’ve never run one, and I’m learning as I go.”

Turner says he’s confident in Price’s leadership of RISE UP.

“In the short period of time RISE UP has existed, Sandy has demonstrated the initiative and tenaciousness needed to properly fund the agency while maintaining an approachability that makes her the right fit to run the program,” he writes in an email. “Given her success in raising funds and building a support network, I’m confident she’ll quickly secure a physical location for the life skills classes to take place.”

Should Pricer secure a brick-and-mortar home for RISE UP, she plans to expand its service offerings. At the top of her list is a one-on-one mentoring program.

“Girls Inc. and Big Brothers Big Sisters have incredible mentoring programs, but we need more. So many kids don’t have a parental mentor in their lives.”

Until then, Pricer is encouraging people to spread the word about RISE UP, which meets on Zoom every Tuesday at 7 p.m.

“Please help me help others prepare for tomorrow,” she implores.

Email office@riseupcooperative.org to register and learn more at www.riseupcooperative.org.

Sandy Pricer is the founder of RISE UP Cooperative, a Chattanooga-based nonprofit that teaches teens life skills. Her husband and children are pictured in the background. Photo by David Laprad | Hamilton County Herald
Listings up as sales boom continues

As the weather warms and COVID-19 restrictions ease across much of the country, the U.S. housing market shows little sign of cooling. You might think I’m starting to sound like a broken record, but robust buyer demand, fueled by low mortgage rates, continues to outpace supply, which remain near historic lows.

Nationwide, inventory remains much lower than it was at this time last year, and sales prices are surging as a result. With such a limited supply of existing homes to purchase, all eyes are on homebuilders to provide a much-needed boost of inventory to the market to help meet buyer demand. However, increasing material and labor costs, along with supply chain challenges, have contributed to significantly higher construction costs, with builders passing these costs on to homebuyers.

And while the warmer temperatures, rising sales prices and the reopening of the economy might draw more sellers to the market, historically low levels of homes for sale are likely to continue for some time.

In May, new listings in the Chattanooga region increased 3% to 1,280. Pending sales were down 4.8% to 1,143. Inventory levels shrink 58.4% to 934 units. For comparison, May 2020 saw 2,245 properties for sale.

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When very few people were there and the mission was still on the corner. One moved here, I would run past the buildings that are now Burnside and loved the old brick architecture and the potential they hold.

“The rail line prevents immediate incorporation us. We feel like our bet on that was right.”

What readily identifiable landmarks surround Burnside?

“Sculpture Fields at Montague Park is one block away. We’re close to the interstate, as well. And when you enter the warehouse and look through the windows, you can see the rooftops of Jefferson Heights.”

Can you walk directly there?

“The rail line prevents immediate

By David Laprad

As the revitalization of Chattanooga continues, investors and developers are continuing to identify and resurrect forgotten corners and pockets of the city. DeDe and Tovson Engberg are among the entrepreneurs who say there are still many potentially profitable and life-enriching properties lying dormant within the Scenic City.

Through their company, SEI Ventures, they have completed a number of local projects, including four in the Southside community, one in St. Elmo and another in East Chattanooga.

Their newest enterprise is Burnside, a $25 million mixed-use community the Engbergs named after Olvier Burnside Andrews, who in 1912 built the factory buildings that now house the development.

The project will include 33 apartments featuring exposed brick walls, natural lighting, modern kitchens, common areas and access to a rooftop deck. Burnside also offers 60,000 square feet of commercial space, some of which will accommodate a Number Ten Steakhouse, and the rest of which is available to fill needs for retail and office space.

Here, Engberg reveals how she discovered the property and discusses her hope that it contributes to the ongoing renewal of Chattanooga’s Southside.

How did you identify Burnside as a site for a mixed-use community?

“I bought on Main Street in 2004, when very few people were there and the mission was still on the corner. One moved here, I would run past the buildings that are now Burnside and loved the old brick architecture and the potential they hold.

“In 2016, [Keller Williams Realtor] Jay Robinson, an old friend of mine, told me these buildings were coming on the market, so my husband and I came over and made an offer that day.”

Did you immediately know what you wanted to do with it?

“No, it took us four years to figure out what to do with it. We just took our time talking with people who had done adaptive reuses elsewhere, primarily Atlanta – which is where we found our partners, [Nathan and Doug Kirkman of DNK Development]. They had done a similar project in Dalton called Crown Mill Lofts.

“We knew we were literally figuratively

The 33 apartments at Burnside draw on the site’s industrial past, blending exposed brick and natural light to offer a unique residential experience.

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The 33 apartments at Burnside draw on the site’s industrial past, blending exposed brick and natural light to offer a unique residential experience.
Paint suppliers a big winner

Home improvement projects grow in popularity

The pandemic transformed the way we live, work and spend money. If you’ve purchased interior paint for your home, new flooring or worked with a remodeler recently, you’re not alone.

Homeowners have shifted their spending from entertainment and travel to home improvement projects, HomeAdvisor’s latest “State of Home Spending” survey reports.

HomeAdvisor conducts a survey every year of homeowners across the U.S. who have completed projects within the last 12 months. The survey revealed that homeowners spent an average of $13,138 on home-improvement projects in 2020, compared to $9,081 in 2019.

Rising costs for material and labor are contributing factors to the increase in spending. Increased home buying is also a factor, primarily driven by millennials, the oldest of whom are now at or close to the median age of first-time homebuyers, according to the National Home Builders Association.

Home maintenance projects, such as cleaning and landscaping, saw the biggest year-over-year increase, rising from $1,105 in 2019 to $3,192 in 2020. Contributing factors include people using their homes more, resulting in more wear and tear, and spending more time at home, making problems more noticeable.

The top home improvement projects included interior painting projects, bathroom remodels and new flooring installations.

Respondents to HomeAdvisor’s survey indicated that interior painting projects would remain the top project leading into 2021 – a departure from prior years, in which room remodels generally held the top spot.

“Painting was one of the most popular projects across nearly all age groups because it is relatively affordable and offers a lot of visual value in terms of the look and feel of a room,” the report states.

The report also examined the way homeowners are using their homes in the wake of COVID-19. Seven in 10 respondents indicated that COVID-19 had increased their need for home cooking, 50% were working from home and 40% were incorporating more home entertaining.

If you’re ready to modernize your home, visit www.HBAGC.net for a list of professional remodelers serving Chattanooga and the surrounding areas.

The apartments are available now, correct?

“We had people move in on June 1. We’re 40% leased and hope to be 60% leased by the end of the month.”

How much do the apartments cost to lease?

“Because the building is so quirky and not square, each unit has unique features like a clerestory or a skylight or extra windows, so rental prices vary. The apartments go for $1,150 to $1,700, but most cost around $1,200.”

For leasing details and private tours of Burnside, call Second Story Real Estate Management at 423 682-8241.

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22. This data point calculates the average number of days a property is on sale before it’s under contract. In May 2020, days on market was 42 – 20 days longer than last year.

Sellers were encouraged as months supply of inventory was down 64.0% to 0.9 months.

I’ve said it before, but this hot market shows little signs of cooling off anytime soon. When properties are being sold this quickly, it’s absolutely crucial to work with a Realtor who knows the ins and outs of the market.

Realtors help their clients work fast to get the home they desire. 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 serves Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. For more information, visit www.gcr.org or call 423 698-8001.

>> BURNSIDE From page 11

access. You have to go down Main Street and then down Central. In my dreams, we get a pedestrian underpass under those tracks.”

I understand residents can’t hear the trains passing by.

“We love trains and always want to highlight them. But that particular line has no intersection, so the train never blares its horn. If you’re outside, you can hear the rumble, but you never get a loud blast.

“Also, the Tennessee Valley Railroad Museum line bifurcates the property, so on the weekends, the steam engine dinner train comes through. We believe people will enjoy watching it.”

Is anything else happening in the Southside that’s making you optimistic about Burnside?

“We also own a corner lot on Central and Rossville. There’s a restaurant there that does amazing business, so someday, when we’re not as exhausted as we are now, we’ll develop that corner and keep the restaurant as an anchor tenant.

“We’ve also heard another exciting development might be happening on that corner, but it’s not ours, so I can’t say anything about it.

“Then there are all the townhomes going up Central Avenue and coming toward us. Residential is seeping into this traditionally commercial corridor, and I like urban places where people are moving and working. The infill projects that are turning giant parking lots into housing are also good for the city and urban fabric of the Southside.”

The apartments really preserve the industrial aesthetic of the building. Talk about that.

“We didn’t want to turn it into something it’s not; we wanted to honor the building and its history. Keeping a little of the industrial look allows it to retain its authenticity.

The apartments are available now, correct?”

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The dude wants to win’

Vitello was hired to take over at UT in 2017. At the time, the former SEC assistant said he heard the Tennessee program “has been great, possibly can be great and really should be great.”

Vitello’s first priorities upon arrival were cultivating relationships and establishing a culture.

“Self-belief was a big thing when we got here that kind of needed to be transitioned, and we now have a lot of guys that believe in themselves. And the proof’s kind of in the pudding,” Vitello adds. “The bottom line is the league prepares you, and if you can hold your own in our league, there’s no reason you shouldn’t believe in yourself or your team, and I think that’s the spot we’re in right now.”

The Vols have taken on the persona of their energetic young coach, who leads with competitive feistiness and refreshingly candid passion. After Tennessee clinched the regional win at home, Vitello jumped into the stands to celebrate with the fans.

“Seeing a guy like that have such an impact on his team and the community, it is pretty awesome. Because that dude, you talk about pure emotion, that dude has got it,” Tennessee senior outfielder Russell says.

“That dude wants to win and he wants to win here, and I think that is exciting to see a college coach do things that not many other college coaches do. I think a lot of people watch the way he coaches and the way he recruits and I think they want to play for that guy.”

Tennessee plays with an unmistakable big moments in games.

“I think times have changed. I think we have kind of brought our big brothers along to the playground to take control and to help us out in the fight,” Russell says. “I think it’s time for Tennessee to step up to the fight and I don’t think anybody, including our fan base, are afraid to be the villains.”

“I think that is what makes this place special, starting with our coaching staff and our players. We enjoy getting in a fight and we enjoy getting in close games and we enjoy the competition.”

Tennessee senior pitcher Sean Hunley made 14 starts as a true freshman in Vitello’s first season. He’s witnessed the steps taken to build the program from near the bottom of the standings into SEC East champions.

“We were average my first year. I said it before, it’s a testament to our coaches with the culture that they’ve brought, and the fight that we bring each and every day to the field,” Hunley says. “Going from last year, I kind of expected to be in this situation this year, with how much we progressed. And we’re excited to get this thing rolling.”

UT fans, hungry for a winner, have been quick to embrace the team’s successes, as evidenced by packed houses for the regionals and super regionals.

College World Series Quick Hits

Double feature

This is only the seventh time that one state has had two teams or more in the College World Series:

■ 2021: Vanderbilt, Tennessee
■ 2016: TCU, Texas Tech
■ 2014: TCU, Texas, Texas Tech (Vandy champ)
■ 2008: Florida State, Miami
■ 2006: Baylor, Texas
■ 1997: Alabama, Auburn
■ 1988: California, Stanford

Back-to-back champs

Vanderbilt hopes to become the seventh school to win consecutive CWS crowns.

■ South Carolina (2010-2011)
■ Oregon State (2006-2007)
■ LSU (1996-1997)
■ Southern Cal (1970-1974) ... five!
■ Texas (1949-1950)

Sleeping giant

The program’s steady ascent has caught the attention of other athletic departments. Vitello has become a sought-after candidate for job openings this season. Tennessee may end up in a bidding war to keep Vitello in place, with a new contract and facility upgrades as obvious pieces of the pitch.

“We started conversations, I did, with Tony several months ago,” says new Tennessee athletic director Danny White. “He knows that we value what he’s done here. As we do in every sport, we want to build a nationally elite baseball program. I think what we’re doing this season exceeds where we’ve been as a program, we all know that.”

Those within the Tennessee program know it was a sleeping giant. The Vols just needed to give fans a reason to jump back on the bandwagon. They’ve done it with their success and they’ve done it with their style.

The Super Regional series against LSU sold out within minutes of available tickets going on sale. The demand was so great that administrators decided to hold a block party outside the stadium for fans to watch the games on big screens.

After a 16-year absence in the College World Series, it would be no surprise to see Vols fans flock to Omaha in droves and fill the stands with orange.

For as far as the program has come, the players aren’t taking the trip for granted.

“It’s never been just about getting to Omaha,” Rucker says. “We’ve still got work to do.”
## Foreclosure Notices

### Hamilton County

**Notice of Substitute Trustee’s Sale**

**WHEREAS** default has occurred in the performance of the covenants, terms and conditions recited in the Master Deed for Lake Park Condominium, Inc., recorded in Book 3181, Page 506, as amended, in the Register’s Office of Hamilton County, Tennessee, wherein referred, referenced and adopted by the vesting deed found in Book 4333, Page 473 of the Hamilton County, Tennessee Register of Deeds Office, conveying certain real property therein described to John H. Gany, as substitute trustee, and Tennessee law; and **WHEREAS**, the Deed, applicable covenants and restrictions of said property, in Book GI 7846, Page 492 Tennessee recorded in the County, Tennessee Register of Deeds Office, conveying certain real property therein described as is relied upon to be valid, legal, and of record, and the title is believed to be good, but no representation is or is made as to the validity or quality of title, but is given with the full understanding that the undersigned will sell and convey only as described by survey prepared by E.O. Wasdin, Registered Land Surveyor as last revised March 6, 1986.

**SALES TO TAKE PLACE ON 2021-06-24**

**PROPERTY ADDRESS**: 2118 Broad Street, Chattanooga, Tennessee 37402

**Borrower**: City of Chattanooga

**Attorney**: John M. Martin, Kenneth E. Morris

**SALES TO TAKE PLACE ON 2021-06-27**

**PROPERTY ADDRESS**: 3422 Broad Street, Chattanooga, Tennessee 37402

**Borrower**: City of Chattanooga

**Attorney**: John M. Martin, Kenneth E. Morris

**SALES TO TAKE PLACE ON 2021-06-24**

**PROPERTY ADDRESS**: 2118 Broad Street, Chattanooga, Tennessee 37402

**Borrower**: City of Chattanooga

**Attorney**: John M. Martin, Kenneth E. Morris

**SALES TO TAKE PLACE ON 2021-06-18**

**PROPERTY ADDRESS**: 5493 Sudder St, Chattanooga, Tennessee 37409

**Borrower**: City of Chattanooga

**Attorney**: Wilson & Associates, PLLC

**SALES TO TAKE PLACE ON 2021-07-06**

**PROPERTY ADDRESS**: 11426 Gonzalez Road, Chattanooga, Tennessee 37416

**Borrower**: Wilson & Associates, PLLC

**Attorney**: Wilson & Associates, PLLC

**SALES TO TAKE PLACE ON 2021-06-18**

**PROPERTY ADDRESS**: 2826 Young Road, Soddy Daisy, 37379

**Borrower**: John M. Martin, Kenneth E. Morris

**Attorney**: John M. Martin, Kenneth E. Morris

**SALES TO TAKE PLACE ON 2021-06-27**

**PROPERTY ADDRESS**: 45 Ingleside Drive, Chattanooga, 37411

**Borrower**: Wilson & Associates, PLLC

**Attorney**: Wilson & Associates, PLLC

**SALES TO TAKE PLACE ON 2021-05-28**

**PROPERTY ADDRESS**: 4118 Mc Donald Road, Apison, 37302

**Borrower**: Wilson & Associates, PLLC

**Attorney**: Wilson & Associates, PLLC

### Foreclosure’s Trustee’s Sales Scheduled in the Next 6 Weeks

<table>
<thead>
<tr>
<th>Property Address</th>
<th>Publication Dates</th>
<th>Borrower</th>
<th>Attorney</th>
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<tr>
<td>1464 Pierce Avenue, Chattanooga, 37403</td>
<td>2021-05-21, 2021-05-25, 2021-05-28</td>
<td>Carla Mckin and Dennision Mckin</td>
<td>Wilson &amp; Associates, PLLC</td>
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<tr>
<td>3121 Broad Street, Chattanooga, 37403</td>
<td>2021-06-04, 2021-06-06, 2021-05-28</td>
<td>Scott A Smith</td>
<td>ALAW</td>
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<td>807 Arlington Ave, Chattanooga, 37406</td>
<td>2021-05-21, 2021-05-25, 2021-06-04</td>
<td>Lonnell Reynolds, Judy Reynolds</td>
<td>Rubin Lutlin TH, PLLC</td>
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<tr>
<td>8286 Young Road, Soddy Daisy, 37379</td>
<td>2021-05-21, 2021-05-24, 2021-05-28</td>
<td>Julie Cox</td>
<td>Wilson &amp; Associates, PLLC</td>
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<tr>
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<td>Joseph B. Pace</td>
<td>Wilson &amp; Associates, PLLC</td>
</tr>
<tr>
<td>6392 Bartar Dr, Harrison, 37341</td>
<td>2021-06-18, 2021-06-26, 2021-07-02</td>
<td>Rubin Lutlin TH, PLLC</td>
<td></td>
</tr>
</tbody>
</table>
June 18-24, 2021

www.HamiltonCountyHerald.com
The real estate located in Hamilton County, Tennessee and described in the above-referenced Deed of Trust will be sold to the highest bidder who shall have paid to the Substitute Trustee in full the following:

1. The total amount of the indebtedness, interest, costs and expenses, which amount must be in the form of a certified bank check made payable to or endorsed to the Substitute Trustee, as trustee for Mortgage Electronic Registration 10130 Perimeter Parkways, Suite 400

2. Furthermore, the Substitute Trustee shall have the right to retain such reserve or reserves as permanent, indefinite, or other charges, expenses, or taxes, which the Substitute Trustee, in its discretion, may either save or require by way of protection against the foreclosed indebtedness or against the future indebtedness of the real property, which may hereafter be incurred.

3. The Substitute Trustee shall have the right to re-enter the premises for the purpose of inspection and for the purpose of determining the amount of any interest or other charges, expenses, or taxes which the Substitute Trustee, in its discretion, may either save or require by way of protection against the foreclosed indebtedness or against the future indebtedness of the real property, which may hereafter be incurred.

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Court Notices

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The ordinary process of law cannot be served upon 2410 E. 19TH STREET, CHATTANOOGA, TN 37404 and the case will be set for hearing ex parte or without 2300 E. 18TH STREET, CHATTANOOGA, TN 37404.

It is ORDERED that publication be made for four successive weeks in the Hamilton County, Tennessee, notifying said non-resident that unless 2410 E. 19TH 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 publication of this order, the same will be taken as admitted 2101 S. WATKINS STREET, CHATTANOOGA, TN 37404.

It is ORDERED that publication be made for four successive weeks in the Hamilton County, Tennessee, notifying said non-resident that unless 2101 S. WATKINS 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 admitted 2101 S. WATKINS STREET, CHATTANOOGA, TN 37404.

It is appearing from allegations in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon 2300 E. 18TH STREET, CHATTANOOGA, TN 37404.

If it is the appearance of Plaintiff’s Bill that is sworn to, that is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon 2300 E. 18TH STREET, CHATTANOOGA, TN 37404.

It is ORDERED that publication be made for four successive weeks in the Hamilton County, Tennessee, notifying said non-resident that unless 2101 S. WATKINS 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 admitted 2101 S. WATKINS STREET, CHATTANOOGA, TN 37404.

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And it’s not just working remotely

Untethered employees are looking for better benefits

By Kelsey Sheehy

Vaccination rates are climbing, and employers are rolling out back-to-office, back-to-normal plans. But some employees might want a new normal—one that includes flexible scheduling and benefits that align with their needs and values.

“Expectations have changed. They were already changing, but with COVID-19, the how and where and why we work have all been transformed,” says Erika Illiano, a principal at Strategic Benefit Advisors, a member company of Brown & Brown Insurance.

Social justice issues amplified over the past year have also prompted some people to expect more from their employers.

“We are all, as human beings, more acutely aware of the world that we live in. That is absolutely spilling over into the workplace and impacting our expectations of what corporate citizenship looks like. Benefits are a part of that,” Illiano says.

Pushing for change

Health insurance, paid vacation and retirement tools should be the baseline, says Beth Garner, national practice leader for the Employee Benefit Plan audit practice at BDO, a business accounting and advisory firm.

“People’s relationship to work has changed. That’s going to create a competition for talent that is truly unique,” Illiano says, adding that employers need to “make sure they’re offering dynamic, competitive benefits that appeal to a more modern workforce.”

Employers need to “make sure they’re not just birth parents? What about domestic partners? Adoptive parents?”

If you need more from your employer’s benefits, you can and should ask for it. Just be strategic in how you make the case.

Benefits that reflect the times include: tuition stipends, student loan repayment assistance, remote work, mental health resources and other wellness benefits. Any offerings also need to be viewed through the lens of diversity, equity and inclusion, Illiano says.

“Millennials more than any other generation in the workforce, they expect it,” she says. “If you’re designing a medical/leave program that’s inclusive, ask yourself: Is your maternity leave as long as your maternity leave? If not, why? Are you offering leave to just birth parents? What about domestic partners? Adoptive parents?”

If you need more from your employer’s benefits, you can and should ask for it. Just be strategic in how you make the case.

Go in with data

Asking for a new perk? Bring numbers to back up your request.

If you’re advocating for paid time off to volunteer, for example, build the case by noting that 26% of companies offer this benefit, according to a 2019 report by the Society for Human Resource Management. (Even better, find out if any competitors offer the benefit you’re seeking.)

Want your company to consider student loan repayment stipends? Point out that 34% of employees said they would be more likely to stay at their job if their employer offered student loan assistance, according to a May 2020 survey by Gift of College, a crowdfunding platform.

If you don’t have compelling data to back you up, bring it back to your company’s mission and values statements.

Have a plan for ‘no’

Your ask might not be greenlit right off the bat. If your request is shot down, try to understand the reasoning behind the “no.”

“Is it a ‘no’ because of budget? Because no one has raised it before and they don’t believe it’s a need? Or are they planning to allocate money to areas that would also be beneficial?” Illiano says. “That would dictate your next move.”

If your employer doesn’t believe it’s a widespread need, survey your colleagues or circulate a petition to bring to your human resources department. If money has been allocated elsewhere, find out when your company revisits benefits each year and make a plan to restate your case.

Get a seat at the table

Does your company have a committee or resource group that advises the benefits team? If so, ask for a seat at the table. If not, suggest creating one and offer to recruit a diverse group of employees to participate.

You’ll show you’re interested in improving the company’s overall benefits program, rather than securing a one-off perk for yourself. You’ll also gain insight into how benefit decisions are made at the company.

Employers: Listen

Employers who are ahead of the curve with benefits may have an edge in recruiting and retaining employees.

“People’s relationship to work has changed. That’s going to create a competition for talent that is truly unique,” Illiano says, adding that employers need to “make sure they’re offering dynamic, competitive benefits that appeal to a more modern workforce.”

But don’t wait for your employees to come to you. Be proactive and seek feedback from employee resource groups and through annual surveys.

If a new benefit doesn’t fit into your balance sheet, look at ways to make existing benefits more accessible, says Beth Garner, national practice leader for the Employee Benefit Plan audit practice at BDO, a business accounting and advisory firm.

“Simple changes like ensuring plan information is accessible on a mobile device or making it easier for new employees to participate,” Garner says.

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New strategy for strange times

Consider leasing with new car prices soaring

By Ronald Montoya | Edmunds

New and used car prices remain high as a global semiconductor chip shortage and increased consumer demand have caused a shortage of vehicles on dealer lots. The situation is expected to last many months, making it hard on people who are in need of a car today.

“If you can’t find the truck or SUV of your dreams out there but still need to jump into a new vehicle, leasing is a great solution,” says Ivan Drury, Edmunds’ senior manager of insights.

Leasing a car now provides a number of advantages. To start with, you don’t have to put as much money down. Additionally, the monthly payments are lower compared to those you’d have to make for the same vehicle but with a loan. “Since leases are usually a much shorter time commitment than buying, this allows you to test the waters on a new brand or vehicle type you hadn’t previously considered,” said Drury. “By the time you come back to the market, the inventory situation will be in a much better place.”

With this in mind, our analysts have combed through transaction data and found these vehicles that provide significant savings when leased rather than financed. Here’s what they have to say about those vehicles, which are listed in order of highest net savings from leasing.

2021 Toyota Prius Prime

The Prius Prime has a bigger battery than the standard Prius and can be charged at home. It can go about 25 miles using all-electric power. For many people, that’s more than enough for around-town driving.

Once the battery is depleted, the Prius’ hybrid powertrain takes over and delivers excellent fuel efficiency.

Buying notes: The Prius Prime is a great way to reduce fuel costs, and the average lease offers an impressive 50% savings off the monthly payment if you were to finance.

Average finance monthly payment: $613
Average lease monthly payment: $506
Savings: $307 per month

2021 Ram 1500

The Ram 1500 offers uncommonly smooth driving manners because of its distinct rear suspension design. It also offers an upscale interior highlighted by the optional 12-inch infotainment display. The V6 and V8 engines are both solid choices, but the diesel-powered V6 is also worth considering for its higher fuel efficiency and stout towing capability.

Buying notes: Truck buyers tend to be pretty brand loyal, but if you were considering a full-size pickup, the Ram is worth trying out not only for the savings but also because it’s one of Edmunds’ top-rated.

Savings: $307 per month

Average lease monthly payment: $216
Average lease monthly payment: $440
Savings: $224 per month

2021 Chevrolet Bolt EV

The Chevrolet Bolt is a solid electric vehicle, especially with its 259 miles of range on a full battery charge. It’s also enjoyable to drive.

The upright hatchback styling doesn’t stand out in a crowd, but the Bolt delivers solid green street cred and low-cost, long-range performance.

Buying notes: Chevy had planned a major update of the Bolt this year but was delayed by the pandemic. You’ll see more substantial changes for the 2022 model year.

The delay is partly why the deals are so good on the 2021, but just know that you won’t have the latest body style for long.

Average finance monthly payment: $779
Average lease monthly payment: $534
Savings: $245 per month

2021 Kia Forte

The Forte is a grown-up small sedan that’s a fantastic value considering its many features and long warranty. Other highlights include a comfortable, quiet interior and easy-to-use technology features.

However, it lags behind top competitors in driving dynamics, ride quality and rear legroom.

Buying notes: The Forte’s savings might not seem dramatic, but in this price range, every dollar can make a difference.

Average finance monthly payment: $410
Average lease monthly payment: $268
Savings: $142 per month

2021 Chevrolet Tahoe

People expect comfort, capability and convenience with a large SUV, and the Chevrolet Tahoe delivers. Redesigned for 2021, the Tahoe offers better interior space, increased cargo volume and a smoother ride over a wide variety of surfaces than the previous model.

In short, it does a better job at being the family workhorse.

Buying notes: The average monthly payment is pretty high on these large SUVs, but for those who need to seat seven, tow or carry more cargo, opting for a lease in this case can save you 18% on average per month.

Average finance monthly payment: $1,066
Average lease monthly payment: $856
Savings: $210 per month

Edmunds says

We don’t typically recommend leasing as a long-term solution for saving money because, ultimately, it’s more expensive since you never own the vehicle. But the reality is buying a car in today’s unusual climate is a more expensive proposition than it was a few years ago.

Ronald Montoya is a senior consumer advice editor at Edmunds. Twitter: @ronald_montoya8.