A subject right for the times

Students explain what it means to “support and defend” the Constitution.

It’s tougher than it looks

Realtor Lee Hobbs talks about the side of real estate many never see.

Advantage workers in post-COVID power shift

Employers struggle to find employees in abnormal normal

Story by Joe Morris begins on page 9

Handling civil litigation, wills, estates, personal injury, business and real estate matters while utilizing effective social distancing measures.
Students define ‘To support and defend’

Every year, the Eastern District of Tennessee Civics Education and Outreach Committee partners with local chapters of the Federal Bar Association to sponsor local essay contests for high school students.

The contests, which focus on some aspect of civics education, are open to public, private and home-school high school students in all 41 counties in East Tennessee. The goal is both to educate students and to engage them in topics regarding our country’s government, how the government functions and our citizens’ obligations to participate in government.

Researching and learning about the Constitution and our government equips students to become adults who participate in government and respect and support the Constitution.

For this year’s contest, students addressed the topic, “What Does It Mean to Support and Defend the Constitution?”

The phrase “to support and defend” comes from the president’s oath of office, set out in Article II of the Constitution.

The Chief Justice of the United States Supreme Court administers the oath, which states, in full: “I do solemnly swear that I will faithfully execute the office of president of the United States, and will to the best of my ability, preserve, protect and defend the Constitution of the United States.”

Although the Constitution sets out the exact oath the president must take, it does not do so for other offices. It only provides in Article VI that “The Senators and Representatives before mentioned, and the Members of the several State Legislatures, and all executive and judicial Officers, both of the United States and of the several States, shall be bound by Oath or Affirmation, to support this Constitution.”

Over the years, the president’s oath has been tailored for other offices and positions in federal, state and local government and for naturalized citizens.

The taking of an oath, especially publicly, not only impresses on the maker of the oath the seriousness of the undertaking but also affirms to the public that the official takes his or her responsibilities seriously. The oath serves as a solemn commitment and confirmation that the oath taker will strive to do their best to perform the required duties of the office.

K’Lee Bryant is the winner for the northerns divisions of the Court, with courthouses in Knoxville and Greeneville, and Lisa Lin is the winner for the southern divisions of the Court, with courthouses in Chattanooga and Winchester.

Bryant is a 2021 graduate of Greeneville High School and the daughter of Chadwick and Melissa Bryant. She will attend Tennessee Tech University in Cookeville, Tennessee, in the fall, where she plans to major in history. She also hopes to study foreign languages and computer science.

Lin is a rising 10th grader at Signal Mountain High School. Lisa was born in Chattanooga after her parents immigrated to the United States from China. She has won local spelling bees, is a track athlete, and aspires to being a doctor or a lawyer. Each winner received either a cash prize of $500 or an iPod and case.

This was a weighty topic our two winners took on. They deserve our congratulations.

Curtis L. Collier
United States District Judge
Chair, Eastern District of Tennessee Civics and Outreach Committee

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

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

EPB, partners receive national APPA award

EPB and its HCS EdConnect partners recently received the American Public Power Association Sue Kelly Community Service Award at the APPA National Conference in Orlando. The award recognizes activities that demonstrate the commitment of the utility and its employees to the community.

Not long after the COVID-19 pandemic began, EPB joined with Hamilton County Schools, the City of Chattanooga, Hamilton County, The Enterprise Center and other public and private partners to address the need for at-home learners to have access to high-speed internet regardless of their financial position.

The result was the formation of HCS EdConnect, a program that provides fiber optic internet services to every economically disadvantaged K-12 student in the Hamilton County Schools system at no charge.

The program launched in July of last year. Qualifying families receive broadband internet with symmetrical upload and download speeds and no data caps through EPB’s fiber optic network. As part of the program, EPB also installs a Wi-Fi router at no charge and helps set up each student’s learning devices.

EPB has connected more than 14,000 students – more than one-third of Hamilton County Schools’ students – to HCS EdConnect at no charge. Including their families, this represents more than 25,000 individuals. These families are able to keep their high-speed internet connection for up to 10 years as long as they continue to qualify for the program.

EPB and its HCS EdConnect partners have already begun enrolling new students to join the program for the 2021-2022 school year.

Funding partners have provided $7.9 million to cover upfront infrastructure costs, including additional equipment, fiber optic drops and wireless routers. HCS EdConnect partners include Hamilton County, City of Chattanooga, Hamilton County Schools, The Enterprise Center, BlueCross BlueShield of Tennessee, Benwood Foundation, Community Foundation of Greater Chattanooga, Footprint Foundation, Lyndhurst Foundation, Maclellan Foundation and CARES funding from the State of Tennessee.

Source: EPB

Zoo brings back Q ‘n Brew

The Chattanooga Zoo invites the community to join it July 24 from 6-9 p.m. for the return of Q ’n Brew, its annual barbeque and beer event. In addition to barbeque available to purchase from local restaurants and several drink options, free activities will include animal encounters, tortoise races and live music. Activities that will be available for purchase will include camel rides, giraffe feedings, train rides, animal art and the opportunity to purchase and dye a zoo shirt. Tickets must be purchased online at chattzoo.org.

Chattanooga Police Department launches Dragonfly Community Connect

The Chattanooga Police Department has launched Dragonfly Community Connect, a public-private community partnership that combines technologically advanced crime response with community policing to improve public safety.

Dragonfly Community Connect is a volunteer program that links security systems at Chattanooga businesses with the CPD’s Real-Time Intelligence Center using an existing internet connection and a cloud storage platform. RTIC investigators are able to access video feeds from partner business systems as needed to identify and detain criminals and search for suspects.

“Having the capability to view live video allows the RTIC investigators to quickly send photos of suspects, their vehicles and other crucial information to officers who are responding to calls for service,” says CPD Chief David Roddy. “Dragonfly Community Connect is one more way the CPD is reaffirming its commitment to its community to remain a progressive and responsive agency.”

Currently, EPB is Dragonfly Community Connect’s first approved camera and installation partner. EPB technicians can assist businesses, organizations and agencies with their camera needs, placement and high-speed internet connection.

“This technology platform gives businesses complete control in deciding whether to participate and which video feeds they choose to share with the CPD,” says Scottie Summerlin, EPB spokesperson.

“By choosing to participate, local business owners can enhance safety for their employees and locations while also helping to protect neighboring businesses and homes.”

Dragonfly Community Connect uses a secure platform for video management from Genetec, a provider of open-architecture security solutions.

The solution is designed to improve security while eliminating the need to invest in additional servers. Working in cooperation with the City of Chattanooga’s information technology department, Genetec connects the cameras at various businesses with the CPD’s RTIC.

“High quality, detailed video not only provides timely information to officers responding to an incident but also simplifies the ensuing investigation,” says Rick Taylor, national director of public sector security at Genetec. “Businesses that take part in the Dragonfly Community Connect program help to improve police responsiveness to crime and safety concerns in the area.”

To protect privacy, the CPD does not regularly monitor live streams but can access them in the event of a call for service or report of a public safety threat.

Dragonfly Community Connect does not use facial recognition technology and does not offer priority response to partnering businesses.

More at dragonfly.chattanooga.gov.

Source: CPD

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Mobile learning labs bring the classroom to the community

The Hamilton County Schools Mobile Learning Lab made its maiden voyage last week as teachers led interactive lessons outside East Ridge Elementary School. HCS Mobile Learning Labs provide a community outreach service offering academic support to currently enrolled K-5 students in the areas of math, science, literacy and the arts.

Jennifer Defur and Rita Schubert, two HCS educators who work with English language learners, guided around 25 students from the Missionary Ridge community in literacy and art activities across three learning stations.

“Learning happens everywhere, not just inside a school building,” says Defur, an ESL teacher at East Ridge Elementary School. “We’re excited about using these mobile learning labs to support underserved students, close learning gaps and deepening relationships with our surrounding communities.”

The HCS Mobile Learning Labs will benefit hundreds of elementary students per semester by providing additional learning time outside of school and engaging parents in their child’s education.

They will meet students and families in their communities to teach parents how they can support learning at home while providing students with additional learning opportunities outside the traditional classroom.

HCS Mobile Learning Labs are renovated miniature school buses that have been outfitted with furniture and educational tools to create a classroom on wheels.

An explosion damaged the home of NAACP leader James R. Mapp last Monday night. Neither Mapp nor members of his family were at home when the blast, thought to have been caused by a dynamite bomb, went off. Extensive damage was done to one portion of the single-story dwelling.

Col. Harrison Gill, Chattanooga architect, has been appointed state representative for the American Scottish Foundation, Inc. He was appointed by Lady Malcolm Douglas-Hamilton, president of the foundation which has national headquarters in New York City. Gill was recently made a member of the national sponsoring committee of the American-Scottish Foundation, Inc. He is an officer of the St. Andrew’s Society of the Middle South and is the American head of the Military and Hospitaler Order of St. Lazarus of Jerusalem with headquarters in Malta.

David Parker, director of public relations at UTC, has assumed the additional duties of executive assistant to UTC Chancellor William M. Masterson. Dr. Reed Sanderlin, whom Parker succeeds, has new responsibilities in the office of urban affairs.

So far, only 149 newly enfranchised citizens of Hamilton County, ages 18-20, have registered to vote. They are among more than 12,400 persons in these age groups who live in the county.

Pay increases for teachers, ranging from $450 to $1,168, were included in the $16.6 million budget adopted by the Hamilton County Board of Education. The new budget is an increase of $1,723,634 over last year’s but is $440,941 less than requested by the board.

The City of Chattanooga collected $142,882 more than was budgeted for the fiscal year ending June 30. Collections amounted to $11,994,995.92 – which is 98.80% of the total property tax levy for 1970.
Chambliss Center for Children issues lemonade stand challenge to benefit Isaiah 117 House

Chambliss Center for Children invites the community to participate in the Isaiah 117 House Lemonade Stand Challenge Saturday, July 17, to help raise awareness for the first Isaiah 117 House in Hamilton County.

Chambliss Center for Children recently partnered with Isaiah 117 House, an East Tennessee-based nonprofit that serves children and teens entering state custody, to establish the first house for youth awaiting placement.

Every summer, Isaiah 117 Houses recruit groups throughout their respective communities to host lemonade stands to raise awareness and funds in support of the organization.

“The summer of 2017, as we were raising awareness for the first Isaiah 117 House in Elizabethton, Tennessee, children started holding lemonade stands because they heard there were children that needed a home,” says Ronda Paulson, founder and executive director of Isaiah 117 House. “Children helping children is at the heart of Isaiah 117 House.”

This year, youth groups, scout troops, teams, children and families throughout Hamilton County are invited to set up stands in neighborhoods and at churches, sporting events and other locations in support of the Isaiah 117 House at Chambliss Center for Children.

The lemonade stand from Bradley-Polk County’s Isaiah 117 House in 2020.

Interested parties can go to ChamblissCenter.org for more information and to sign up. Local restaurants 1885 Grill (in both St. Elmo and Ooltewah), FEED and The Big Chill and Grill will also be selling lemonade-based drinks July 17.


Source: Chambliss Center for Children

Off with their heads

TN Health officials have some nerve doing their jobs

A Tennessee legislator has accused the Tennessee Department of Health of “targeting” young people and threatened the agency with the prospect of being “dissolved and reconstituted.”

Given that the department’s stated mission is “To protect, promote and improve the health and prosperity of people in Tennessee,” you might think that targeting young people – targeting anyone – is a good thing.

We’re pro-health and prosperity, right? Not exactly. Some people have the happy ability to look at a problem and create a solution. Many members of the Tennessee legislature have the perverse ability to look at a solution and create a problem.

And so it was at a recent meeting of the Joint Government Operations Committee, during which members showered the health commissioner, Dr. Lisa Piercey, for doing her job.

The department’s offense, in their minds: Making it known that children 12 and older are now eligible for a COVID vaccine.

Specifically, they accused the department and its leadership of using the “mature minor” doctrine, which allows medical treatments for some young people, without parental consent, to circumvent parental authority.

Has this been a major problem? No. Piercey told the committee that in a survey of the department’s 89 vaccine sites across the state, only eight young people had been vaccinated without their parents present.

Five had shown up for some other reason, were offered the vaccine and took it, she said.

The other three were her own children.

“I think there is a sense that we’re hiding in dark alleys and whispering to kids, ‘Hey, come get vaccinated,’” she said. “We’re not. We’re not doing that.”

Her chief critic was Rep. Scott Cepicky, who dangled a health department vaccine promo with a photo of a young girl as proof that the department was “targeting our youth for vaccinations right now.”

Personally, I think it’s reprehensible that we would do that to our youth in Tennessee,” he said.

It was Cepicky who made a motion that health officials be called back before the committee July 21 “for consideration for the dissolving and reconstituting of the department of health.”

At the request of other committee members, he revised the motion to remove that language, but his point had already been made.

You can bet the health officials heard it.

Sen. Kenny Roberts lifted the curtain on the larger issue for legislators. He implored Piercey to “stop marketing to children,” but soon made it clear his beef went beyond just that.

Department officials need to “ask the question, What is the role of the Department of Health in Tennessee? Is it to meddle in the lives of other people or is it to be a resource?”

Allow me to interpret Roberts’s message: Stay in your lane, health officials. Leave the meddling to legislators, even when it comes to health matters.

And meddle they do. None of the 89 Piercey took can be a surprise to anyone who followed General Assembly efforts related to COVID over the past two years. Much legislative time was devoted to stopping any attempt to promote masks, vaccines or any other sensible steps to combat COVID, under the general guise of safeguarding personal freedom.

That attitude was certainly in evidence at the joint committee meeting.

Sen. Janice Bowling, who has made her suspicions of the COVID vaccines clear, called it “shocking” that health officials would offer them to young people and renewed her support of hydroxychloroquine and azithromycin as viable alternatives.

Note here: Piercey, who is a pediatrician, pointed out earlier that the American Academy of Pediatrics recommends the vaccine for those 12 and older.

Rep. Justin LaFerriere questioned Piercey over the effectiveness of immunity provided by the vaccine versus that provided by having had the virus – as if contracting the virus was a viable approach to staying it off.

Sen. Mark Pody falsely claimed the vaccine “hasn’t even been fully examined” and noted that roughly 60% of Tennesseans have avoided it.

Here’s what they didn’t bring up: Data reviewed by the Centers for Disease Control and Prevention suggest that 99.5% of the people nationwide who died from COVID-19 over the past six months were unvaccinated.

Need I point out that all this negative response came from Republicans? People who live by the fundamental Reagan concept that government is bad. And who prove it true.

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 jrogink@gmail.com
A little skimming couldn’t hurt

Keep reading to find best parts of ‘Where you are’

Start small, plan big.

You don’t have to have much for the former, just a little love and a place to launch. The latter, though, that takes some work. You have to see the goal, hold your confidence tight and know yourself well.

And then, as in the new book “Where You Are Is Not Who You Are” by Ursula M. Burns, you step up and fly.

When she was a child growing up in a New York tenement, Ursula Burns never thought about how much her mother sacrificed for her and her siblings. The family had food, shelter, a TV, school and clothing. It wasn’t until Burns was almost grown that she realized what a feat this was. Her single, Panamanian-born mother kept the family going on $4,400 a year.

Sometimes, despite the lack of income, Burns was able to attend a Manhattan Catholic school, where she excelled in her studies and learned that being vocal could make a difference in how things were run. This outspokenness did indeed make change, but it also led to a certain amount of chiding when she was an adult.

Upon graduation, Burns says she had her pick of several major colleges but she chose Brooklyn Polytech after having decided upon a career based on its potential income. It was heavily steeped in math, a skill she was good at but her more-privileged classmates were better. It took a few months to catch up before she began tutoring others in math class.

Burns loved school and was grateful for the help she got from New York’s Higher Education Opportunity Program (HEOP), which provided career and economic support.

At the end of her junior year in college, she accepted an internship at Xerox, and the company supported her while she got her master’s degree. Upon graduation, she took the full-time job they offered, a position that allowed her to make history.

Get a few pages into “Where You Are Is Not Who You Are” and you might reconsider your plans to finish this book. The author jumps almost immediately to the latter part of her career, leaping from point to place to person in a dizzying chunk that’s exhausting to read. Name-dropping is heavily featured and feels forced.

If you’re still with the book, you’ll be happy when Burns settles in to share her memoir, a rags-to-riches tale that has the feel of a TV movie.

It rambles a little, but that rambling is appealing. Burns writes of poverty and of determination, resourcefulness and the love of family before sliding into the story of her career again.

The second time on that subject, thankfully, is readable and quite well-done.

This is one of those books in which you need to prepare yourself to pick and choose what you read. Be ready to skim or skip parts. Do that and you’ll be fine.

Otherwise, reading “Where You Are Is Not Who You Are” could be a big task.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
Never to early

What will you teach your children about money?

By Amrita Jayakumar

Hey, internet: Remember millennials? Many of us have graduated from our lattes and leisurely brunches to become parents. We’re teaching our children what we know.

Here are the money lessons five millennial parents around the country want their children to learn (answers have been edited for length and clarity):

'Don’t ever think your child is too young to learn'

Laurynn Vaughn, 37, of Kissimmee, Florida, is a single parent to two daughters, ages 5 and 4. She runs a daycare that closed during the pandemic but has since reopened. She also is an active volunteer.

“I don’t want to pass on the fact that I was not taught about money. I think the second thing is teaching them at their level is better than not teaching them because you’re waiting for them to get to a level.”

'It’s better to be a working student and leave college with much less debt'

Mae Waugh Barrios, 34, of Holliston, Massachusetts, is a parent to three children, ages 10, 4 and 2. She is an instructional coach for middle school and is on an unpaid leave of absence to look after her children during the pandemic. Her husband, Francisco, runs a landscaping business. She has $20,000 in student loans left to pay off.

“That was the biggest mistake I made in my whole life. Everyone said go to college and you will get them a job. But a lot of people have no job. You need to save for their education.”

‘A greater emphasis on experiences’

Steffa Mantilla, 36, of Houston, has a 4-year-old son. She is a certified financial education instructor, a former zookeeper and founder of the personal finance website money tamer.

“My principles are a little different. There’s really four: I pay bills, then I give, I save and have money left over to enjoy. Teaching them at their level is better than not teaching them because you’re waiting for them to get to a level.”

‘Build another stream of income’

Jernessa Jones, 39, of Florence, Alabama, is a single parent to a 6-year-old son and is an accredited financial counselor at Operation Hope, a financial literacy nonprofit. She graduated from an MBA program during the pandemic, bought a house and started a fashion accessory business.

“My mom and dad didn’t own a house. I don’t want to have a mortgage. I was looking for houses last year because homeownership is the first step to building generational wealth. I realized I could afford the mortgages for some of the houses I looked at, but I’d probably be house poor.

“I decided to step back and see what I could do to build another stream of income. Entrepreneurship was another thing I could teach my son about. From beginning to end, even when I opened my business bank account, he was there.”

‘Not being afraid to invest’

Alan Lafrene, 37, of Austin, Texas, has a 5-year-old son. He works in digital marketing and his wife, Melades, is a respiratory therapist.

“You could pay for a car in cash, but you could (get) a loan for that car and take that capital and invest it. If you can make more with that money, you’re in a much better situation overall.

“At some point you can’t just squirrel everything away, you have to start letting the money work for you. As parents, we want our kids to save, but in reality, you can do that too much and really miss out on a lot of opportunity.”

“In our household, we’re putting a greater emphasis on experiences rather than things. (For my son’s birthday), instead of buying tons of presents, we’ll buy one present and then tickets to the children’s museum or local zoo.”

“We encourage relatives to give gifts of experience, as well, that they can do together. This puts the focus on family and friends while also teaching him to live with less stuff around.”

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How does Social Security fit into retirement?

Here’s something to think about: You could spend two or even three decades in retirement. To meet your income needs for all those years, you’ll generally need a sizable amount of retirement assets. How will Social Security fit into the picture?

For most people, Social Security won’t be enough to cover the cost of living in retirement. Nonetheless, Social Security benefits are still valuable, so you’ll want to do whatever you can to maximize them.

Your first move is to determine when you should start taking Social Security. You can begin collecting benefits when you reach 62 – but should you? If you were to turn 62 this year, your payments would only be about 71% of what you got if you waited until your full retirement age, which is 66 years and 10 months. (“Full retirement age” varies, depending on when you were born, but for most people today, it will be between 66 and 67.)

Your benefits will increase every month you wait between now and your full retirement age. If you still want to delay taking benefits beyond your full retirement age, your payments will increase by 8% each year, until you’re 70, when they “max out.” Regardless of when you file, you’ll also receive an annual cost-of-living adjustment.

So, when should you start claiming your benefits? There’s no one “right” answer for everyone. If you turn 62 and you need the money, your choice might be made for you. But if you have sufficient income from other sources, you’re in good health and you have longevity in your family or you’re still working, it might be worthwhile to wait until your full retirement age – or perhaps even longer – to start collecting.

Another key consideration is spousal benefits. If your own full retirement benefit is less than 50% of your spouse’s full retirement benefit, you would generally be eligible to claim spousal benefits, provided you’re at least 62 and your spouse has filed for Social Security benefits.

Survivor benefits are another important consideration. When you die, your spouse would be able to receive up to 100% of your benefit or his/her own retirement benefit, whichever is higher. Thus, delaying Social Security could not only increase your own benefit, but also the benefit for your surviving spouse.

An additional issue to think about, when planning for how Social Security fits into your retirement, is your earned income. If you’re younger than full retirement age, your benefit will be reduced by $1 for each $2 you earn above a certain amount, which, in 2021, is $18,960. During the year you reach full retirement age, your benefit will be reduced by $1 for each $3 you earn above a set amount ($50,520 in 2021). But once you hit the month at which you attain full retirement age, and from that point on, you can keep all of your benefits, no matter how much you earn (although your benefit will be reduced by $1 for each $2 you earn above a set amount, $32,280 in 2021).

One final point to keep in mind: The more you accumulate in your other retirement accounts, such as your IRA and 401(k) or similar employer-sponsored plan, the more flexibility you’ll have in managing your Social Security benefits. So, throughout your working years, try to contribute as much as you can afford to these plans.

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Financial Focus
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There also are benefits
Smart strategies to fight back against inflation

Few economists predict we’ll return to the double-digit price increases of the late 1970s and early 1980s. But knowing some of the ways consumers coped back then – and how things are different now – can help you formulate a plan to deal with rising prices.

First, a primer: Inflation shrinks your purchasing power, so you need more money to buy the same goods and services. When inflation averages less than 2%, as it did from 2010 to 2020, it would take more than 35 years for prices to double. When inflation averages 5%, which was the annualized rate reported in May, prices would double in less than 15 years. That’s a huge deal if you live on a fixed income or are trying to calculate how much you’ll need in retirement.

“People forget about the potential impact of inflation, since we really haven’t seen very much,” says Penelope Wang, deputy money editor for Consumer Reports. “Here are some strategies that may prove helpful.

Buy strategically
With persistent inflation, delaying a purchase could be costly, since the price is likely to rise in the future. That’s less clear with today’s inflation.

Jerome Powell, chairman of the Federal Reserve, says pandemic-related shortages and bottlenecks are behind recent price spikes. He predicts inflation will ease as the nation’s economy continues to reopen.

That certainly seems to be the case for lumber prices. The cost of lumber increased more than 300% from April 2020 to May 2021, adding $36,000 to the cost of the average house, the National Association of Home Builders reports. But lumber prices have retreated substantially from those peaks as pandemic-related shortages ease. If you rushed into a remodeling project or otherwise locked in the high prices, you’re likely regretting it now.

On the other hand, you may want to stock up on meat, poultry, eggs, dairy products and fresh fruits and vegetables when those go on sale, Wang says.

Buying on sale is a smart consumer move in any economy, and the Department of Agriculture recently predicted prices of those foods will continue to rise this year.

Embrace substitution
High inflation 40 years ago led to the birth of generic groceries – products with stark black-and-white labels that saved consumers money by forgoing fancy packaging. Today, you can get similar savings by substituting store brand products for name brands. Warehouse stores, such as Costco and Sam’s Club, also got their starts during that period and remain a good source for bargain hunters.

Acquiring used items instead of new is another potential way to save money. Back in the day, that meant yard sales and thrift shops. Today, we can buy used goods from Craigslist, Facebook Marketplace, Mercari and Letgo, among other sites, or there’s Facebook Buy Nothing groups, where people give their neighbors items for free.

Then again, thrift stores have benefited from lockdown clutter cleanouts. Certified financial planner Barbara O’Neill of Ocala, Florida, volunteers at a local thrift store and recently scored a large, curved monitor for her husband’s computer.

“I picked it up for $10, and then got half off for being a volunteer,” says O’Neill, author of “Flipping a Switch: Your Guide to Happiness and Financial Security in Later Life.”

Lock in fixed rates
The Fed has so far resisted calls to raise interest rates to slow the economy and cool inflation. If that changes, variable-rate debt could cost more. If you have an adjustable rate mortgage and good credit, for example, it could make sense to refinance into a fixed-rate loan, O’Neill says. For credit card debt, consolidating it with a personal loan could give you a fixed rate and level payments.

Also, be careful about adding any new debt. Inflation theoretically makes paying fixed-rate debt easier, since you’re paying back the loan with cheaper dollars. But new loan payments lock in a new obligation when you may need flexibility.

Inflation isn’t all bad
Those unaccustomed to rising prices may be surprised to discover that inflation has some advantages. It’s often easier to get a raise, because employers can pass along the cost in higher prices (although that can start to feed on itself, with higher prices triggering more demands for raises).

In addition, many tax rules and government benefits are influenced by the consumer price index, the nation’s official inflation measure. Social Security benefits include cost-of-living increases, so higher inflation can mean bigger checks. The amount you can contribute to retirement funds, including IRAs and 401(k)s, is also likely to rise.

“There are a lot of things that are tied to the CPI that can benefit some people and help them get a little bit higher income next year,” O’Neill says.

Liz Weston is a columnist for NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston.
In normal times, a high unemployment rate would mean that those offering jobs would be swamped with qualified candidates. But this is the post-COVID economy, and the old rules don’t seem to apply.

In Tennessee, as across the United States, the state and local economies are reopening, and businesses are hiring. Some of them, particularly food service and hospitality providers, are facing significant headwinds in staffing back up.

Some of that, especially in the state’s urban areas, harkens back to a labor shortage in the months leading up to the March 2020 shutdowns. It’s also now due to the fact that some of those workers, having had some time to consider their options, want jobs with higher pay and better benefits.

It’s something of a power shift in Tennessee and the rest of the country as employers and prospects evaluate each other across a unique post-pandemic jobs landscape.

And it’s a larger issue than just finding servers or front-desk personnel. Other industry sectors, such as construction and logistics, are also having to beef up their focus on safety while raising salaries to attract and retain today’s workforce.

That’s a challenge and an opportunity, says Marty Gibbs, vice president and general manager of Knoxville operations for The Christman Company, which has 485 employees, including 77 in Knoxville, in nine offices across five states. It also relies on a steady, in-person workforce.

“It’s hard to drive nails through a Zoom call, and we had to keep projects moving forward,” Gibbs says. “We have multiple offices and worksites, and that created a set of unique challenges during a time when we were all facing a lot of fear and anxiety. We began having a morning huddle, every day including weekends and, over time, paring that back to a weekly meeting.

“We also created a dedicated team which created and implemented some safety protocols, including a daily screening for anyone entering our offices or project sites, and translated the screening questions into a bilingual form that could be accessed via a QR code. That gave us a way to track what was going on in all our locations.”

Keeping infection rates down and staff on-site was vital for the business to continue. Those initial safeguards allowed the company to keep moving on most of its job sites, and now it has turned to dealing with supply chain and staffing issues as communities reopen. For personnel, that’s meant a more visible marketing effort in new channels.

“The challenge has gone from bad to worse in terms of recruiting and labor availability, and that’s everywhere,” Gibbs says. “Now couples that with pent-up demand. We rely on subcontractor partners from the electrical grades to plumbing, masonry and drywall professionals, as well as our own staff for carpentry, interior demolition, and other elements of a construction project. So, we have used our internal marketing team to come up with creative ways to market our jobs through social media and other outlets.

“So, we still go to job fairs, and have our number and contact information posted on our large job sites, but right now we have to use every opportunity available to us to bring on people.”

‘A perfect storm’

The hospitality industry – from travel and tourism to restaurant and retail – was an early canary in the coal mine for the labor shortage. When communities reopened, people wanted to shop and dine out as soon as possible, and their favorite restaurants were either closed or open at vastly reduced hours while they tried to bring on staff.

The situation wasn’t as dire for major multipurpose retailers such as Pilot Company, but it too has had to step up its recruiting game to attract and retain talent in an always-challenging sector, says Ashley Geyer Jones, senior director, talent, for the company.

“We were declared an essential business, and so in some ways we feel as though we never slowed down,” Jones says. “So, in many ways, what we’ve been in is our annual summertime hospitality industry – from travel and tourism to restaurant and retail – was an early canary in the coal mine for the labor shortage. When communities reopened, people wanted to shop and dine out as soon as possible, and their favorite restaurants were either closed or open at vastly reduced hours while they tried to bring on staff.

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“We were declared an essential business, and so in some ways we feel as though we never slowed down,” Jones says. “So, in many ways, what we’ve been in is our annual summertime
staff-up period, and this summer that is more essential than ever. That means we need to get people on board."

Pilot, which has 65 travel centers across Tennessee and earlier this spring had more than 200 open positions in those, as well as many slots to fill for everything from fuel drivers to corporate positions, held its annual National Hiring Day event April 27 in a bid to fill more than 5,000 positions, from retail and food service to drivers, as quickly as possible to surge toward a goal of 10,000 new staff.

To sweeten its appeal, Pilot’s benefits package offers what most applicants demand, including access to health care insurance, tuition assistance, a 401(k) program, paid parental leave, wellness programs, professional development and more.

Pilot’s recruiting team mirrors what others in the retail/convenience space are seeing: More drivers, as quickly as possible to fill more than 5,000 positions, from retail and food service to drivers, as quickly as possible to surge toward a goal of 10,000 new staff.

At a post-lockdown world, with available workers even more scarce, creativity will be needed, says Rita McDonald, vice president of membership and investor relations at the Nashville Area Chamber of Commerce.

“We are excited about reopening and pleased to see that our restaurants are being very cautious and safe,” McDonald explains. “They were hit pretty hard, and even though they want to move full speed ahead they also are facing some realities. What we are seeing is that creativity to reopen with distancing, to continue to offer curbside and delivery, and to market to potential employees in a way that really stands out.”

Turnover is an evergreen problem in the restaurant world, and that likely won’t change any time soon. Still, McDonald says, owners are becoming much more invested in keeping the people they spend training time and dollars on, and that will be a good shift for the industry.

“They are looking at their budgets and seeing what they were paying someone in a certain position before the pandemic,” she says. “Now they may need to pay more. And if they do, then there’s a bigger investment in that person and that role."

“That means an employer looks at staffing differently, and that will help them grow and thrive. And when they are doing that, it’s great not only for them but for our city and our economy."

“We saw how quickly restaurants totally changed how they operate so they could keep going on the pandemic,” McDonald adds, “and I’m sure they’ll bring that same energy to this challenge.”
Real Estate

Giving back is part of our DNA

It’s pretty easy to see that Realtors love where we work and live. Taking care of our neighbor’s real estate needs is a huge responsibility and something we don’t take lightly.

Yet, putting “For Sale” and “Sold” signs in the yard isn’t where a Realtor’s job begins and ends.

In addition to supporting the Realtor Party by engaging in advocacy efforts to promote and protect private property rights, Realtors have an obligation to give back to the community that has given so much to us. Through the individual, company and Association efforts, Realtors give back to our Greater Chattanooga neighbors.

We feed the hungry. We build Habitat homes. We act as elected officials. We provide relief to tornado victims. We donate to the food bank and pet shelters. Serving our community is just part of our DNA, #ThatWhoWeR.

One Realtor who embodies this notion of giving back is Geoff Ramsey. Last weekend, I had the opportunity to join Geoff in a check presentation for the St. Jude Dream Home Giveaway. This annual event helps raise funds aimed at ending pediatric cancer.

For the past 10 years, Geoff has been a huge supporter of St. Jude. For him, this annual event provides the opportunity to give back to the community.

In a little less than two months, the local Realtor community will come together Aug. 30 to put on Tee Up & Wine Down for Habitat. This biennial event is a fundraiser for the nonprofit that serves as a gateway to homeownership for those in the Chattanooga area.

Realtor Lee Hobbs says real estate is not for the weak.

As a competitive industry that’s always changing, real estate requires agents who are tactically minded, skilled problem solvers and able to adapt to change, she says.

“Some people think all an agent has to do is stick a sign in a yard, but there’s more to selling a house than that,” she insists. “My approach is to give a home a second chance. I'm not taking the first offer or conceding to a buyer who said, ‘Here's my offer, and I need to know your answer in five hours.’ That might not be the best thing for my seller. Maybe the best thing for my seller is to wait a few days.”

Hobbs, 43, admits the urgency of the current market makes waiting hard, but she says she has confidence in her ability to negotiate what she says are the best deals for her sellers – even if that means letting offers sit on the table for a few days.

Hobbs says she pairs her bargaining skills with capable problem-solving.

“Instead of throwing my hands in the air and crying, ‘This deal isn’t going to happen,’ I figure out a way to make it happen. I don’t stop when I see a roadblock.”

To provide an example of her problem-solving prowess, Hobbs offers a story about an inspector who had an issue with the lack of squash blocks (blocks of wood that are a little taller than the depth of the joist) beneath a newly constructed home she was selling for the builder.

When the inspector insisted the home needed squash blocks under every wall, she delved into the local building code to verify his claim. Her research produced information that put the inspector’s concerns to rest.

“He was basing his claim on what the manufacturer recommended, but the code only required there to be squash blocks under the load-bearing walls,” Hobbs recalls. “You have to dig for clarity when someone places a roadblock in front of you.”

Regarding her third criteria for Realtors, Hobbs says she’s been finding her footing on shifting sands ever since she earned her license nine years ago.

“I became an agent when the market favored buyers,” she remembers. “It was very different from today’s market. There...
Firefighters train to avoid worst-case scenarios

By David Laprad

Sixteen years ago, firefighter Amanda Horner found herself trailing a fellow rookie through a blistering brick duplex in search of flames. As they navigated the dark labyrinth, her energy, as well as her air, dwindled.

By the time Horner and her companion found the conflagration, they were exhausted. But, being new to the job, they were more focused on dousing the flames than protecting their skin.

“We wanted to go, go, go, get it, get it, get it,” Horner recalls.

Horner, who’s now a captain with Station 13 of the Chattanooga Fire Department, has had more close calls since then and is wiser for each experience. But part of her still wants to “get it” when she pulls up to a fire.

“That never leaves you,” she admits.

To ensure its firefighters have the skills they need to not only enter a burning building but also walk out of it, the Chattanooga Fire Department conducted a series of International Association of Fire Fighters training sessions at its facility on Amnicola Highway and the former Hamilton County Jail.

Central to the training was a trailer of props that served as obstacles during intense timed sessions.

To navigate a course made up of debris, gaps in plywood and a long tangle of wire. Drawing on techniques she’d learned during previous training sessions, Horner squeezed her thin frame, her firefighter’s suit and her gear through two small gaps in plywood, looking a little like Houdini squirming his way out of a deadly trap.

“I did get hung up at one point,” she says about the second gap, which was smaller than the first. “My pack likes to slip around me, no matter how much I tighten it, so I had to calm down and remember where it needed to be.”

After leaving the pair of bottlenecks behind, Horner confronted her biggest fear as a firefighter as she wormed her way through a steel tunnel webbed with thin metal wires.

“One of my biggest fears is entrapment, or being hung up,” she confesses. “I always pray I can remain calm enough to get out.”

While passing through the shaft, Horner frequently stopped to slowly disentangle herself from a knot of wire. As she inched her way to the end, a shrill beeping noise emanating from her suit gradually slowed, indicating she was running out of air.

This is where the mental skills Horner was exercising became more important than the physical skills she’d learned, she says.

“These drills teach us to take a moment and calm down before we run out of air.”

As she inched her way to the end, a shrill beeping noise emanating from her suit gradually slowed, indicating she was running out of air.

“By the time Horner and her companion found the conflagration, they were exhausted. But, being new to the job, they were more focused on dousing the flames than protecting their skin.”

Horner nearly ran out of time – and air – during the final day of training while navigating a course made up of debris, gaps in plywood and a long tangle of wire. Drawing on techniques she’d learned during intense timed sessions, Horner squeezed her thin frame, her firefighter’s suit and her gear through two small gaps in plywood, looking a little like Houdini squirming his way out of a deadly trap.

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Rental properties, too

Americans say home ownership a good investment

Homeownership benefits millions of Americans across the country. In addition to having a place to call home and a sense of community, many people purchase homes to help build their wealth.

Temporary residence was the largest asset among households across age groups in 2019, the 2019 Survey of Consumer Finances reports. How does housing measure up to other investments, like the stock market? Not surprisingly, many Americans view homeownership as a sound investment to provide financial security.

A recent study by the Federal Reserve Bank of New York found that most households view housing as a good investment in comparison to the stock market. When asked whether a young couple should buy a primary residence or invest in the stock market more than 90% of the survey respondents chose housing.

The survey was run in February, 2020 (largely before the COVID-19 outbreak in the U.S.), October 2020 and February 2021. Many survey respondents also view rental property as another viable pathway to generate returns. When asked to choose between investing in a rental property or the overall stock market, more than 50% of the households recommended housing each time the survey was administered.

In selecting housing as a better investment over the stock market, most survey respondents cited “desired living environment and provides stability,” “housing prices less volatile” and higher house prices as their primary reasons. Americans view housing as a primary residence or as a rental property as a good investment compared to the stock market. Many homeowners count on their home equity to fund retirement, their children’s education and other important needs.

In addition to an investment opportunity, owning a home represents a big part of the American Dream and provides a solid foundation for families. If you’re ready to start shopping for a home or rental property, visit www.HBAGC.net for a list of Realtors, lenders and more home professionals ready to help you serving Chattanooga and the surrounding areas.

ChattaNeuter celebrates 30,000 surgeries

ChattaNeuter Spay Neuter Clinic staff celebrates completing 30,000 surgeries. The nonprofit clinic provides spay and neuter services for pets and adoptable dogs and cats housed at Chattanooga area shelters and rescues. ChattaNeuter also provides low-cost, walk-in vaccine and microchip clinics for pet owners each month at its Brainerd Road Clinic. More at ChattaNeuter.org.

Want to showcase your local business? We have a few remaining sponsorship opportunities beginning at $500. Plus, you can donate branded items for the swag bags or silent auction. When it comes to raising awareness and funds for Habitat, the options are endless.

Play, Sit, Bid. Visit www.gcar.net for details, including the early bird discount on wine tickets, to join us for Tee Up & Wine Down for Habitat. Realtors love and serve our community in many different ways. 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®.
SUBSTITUTE TRUSTEE’S SALE

Sale at public auction will be on July 29, 2021, at 10:00 a.m., at the door of the Hamilton County Courthouse, Chattanooga, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by MARTHA ROSS AND LOUIS ROSS, to Warranty Title Insurance Co., Trustee, on September 13, 2005, at recorded No. 7677, Page 713 in instrument No. 2005091500184 in the real property records of Hamilton County Register’s Office, Tennessee, Owner of Deed: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABLE CAPITAL I, INC. TRUST 2006-N1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-N1.
The following real estate located in Hamilton County, Tennessee, will be sold to the highest bidder subject to all unpaid taxes, prior liens and encumbrances of record:

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

Belting 11, Block 3, Ocean Land Company’s Addition to Chattanooga, as shown by plat of record in Plat Book 3, Page 29, in the Register’s office of Hamilton County, Tennessee.

Tax ID: 1464 V 012

Current Owner(s) of Property: MARTHA ROSS AND LOUIS ROSS.
The street address of the above described property is believed to be 2211 Vance Ave, Chattanooga, TN 37404, but such address is not part of the legal description of the property said herein and in the event of any discrepancy, the legal description referenced herein shall control. SELL IS SUBJECT TO OCCUPANCY(ES) RIGHTS IN POSSESSION. THE RIGHT IS RESERVED TO ADD TO THE DAY OF THE SALE TO AFFECT ANOTHER TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS CANCELED FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE HELD PERSONALLY LIABLE FOR THE FULL BALANCE OF THE PURCHASE PRICE. THE PURCHASER SHALL NOT HAVE ANY RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

In addition, the following parties may claim an interest in the above referenced property:

JOAQUIN MARTINEZ LOWE

This sale is subject to all matters shown on any applicable recorded plat; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created in a fixture filing; and to any matter that an accurate survey of the premises might disclose.

The sale held pursuant to this Notice may be rescheduled at the Substitute Trustee’s option and on any applicable recorded plat; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created in a fixture filing; and to any matter that an accurate survey of the premises might disclose.

The following real estate located in Hamilton County, Tennessee, being Lot No. Forty-five (45) on the plan of River Cove Subdivision, of Town & Range No. 32, Page 51, Register’s Office for said County, to which plan reference is hereby made for further complete description.

The following real estate located in Hamilton County, Tennessee, being Lot No. Fifty-one (51) on the plan of River Cove Subdivision, of Town & Range No. 31, Page 251, Register’s Office for said County, to which plan reference is hereby made for further complete description.

The sale held pursuant to this Notice may be rescheduled at the Substitute Trustee’s option and on any applicable recorded plat; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created in a fixture filing; and to any matter that an accurate survey of the premises might disclose.

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Of Trust by the Holder, and that as agent for the undersigned, Wilson & Associates, as Trustee, Substitute Trustees, by virtue of the power and authority vested in it, will on July 29, 2021, at 11:00 a.m., at the Hamilton County Courthouse, Chattanooga, Tennessee, 37402 at the Hamilton County Courthouse, Tennessee, proceed to sell at public sale, to the highest bidder for cash, the following described property situated in Hamilton County, Tennessee:

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. This property being sold with the express reservation that the sale is subject to confirmation by the lender or trustees. This sale may be reconducted by the Substitute Trustees at any time.

McMichael Taylor Gray LLC
Substitute Trustee
3550 Engineering Drive
Suite 260
Peachtree Corners, GA 30092
Office: 404-474-7149
Fax: 404-745-8121
MTG File No.: TN2021-00077
July 9, 26, 2021
Fqr1828

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 December 18, 2000, and the Deed of Trust of even date securing the same, recorded January 9, 2001, in Book No. GI 5754, at Page 15, in the Register of Deeds for Hamilton County, Tennessee, executed by Richard Alan Blake and Katrina Reed, conveying certain property therein described to Morris, Schneider, P.L.C. with Kerr, and⎝ Slotkin & Schuster, P.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2001-A, Asset-Backed Certificates, Series 2001-A, a.w., on July 29, 2021, at about 10:00 A.M., at the Hamilton County Courthouse, Chattanooga, Tennessee, for the purpose of sale for the highest bidder for cash, the following described property hereinafter described to the highest bidder:

ALSO KNOWN AS: 4217 14th Avenue, Chattanooga, TN 37415

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

W&A
Dated: June 29, 2021
WILSON & ASSOCIATES, P.L.C.
Successor Trustee
September 16, 2021

NON-RESIDENT NOTICE
State of Tennessee, County of Hamilton

July 9, 16, 23, 2021

WILSON & ASSOCIATES, P.L.C.
Successor Trustee

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 September 20, 2002, and the Deed of Trust of even date securing the same, recorded September 24, 2002, in Book G, File 6378, at Page 376, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by Richard Alan Blake and Katrina Reed, conveying certain property therein described to Choo Choo Title, Inc. as Trustee for Home Loan Corporation, and the undersigned, Wilson & Associates, P.L.C., having been appointed Successor Trustee by U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2003-BC2.

NON-RESIDENT NOTICE
State of Tennessee, County of Hamilton

Dated: June 29, 2021

WILSON & ASSOCIATES, P.L.C.
Successor Trustee

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated September 1, 2006, and the Deed of Trust of even date securing the same, recorded September 24, 2006, in Book G, File 69378, at Page 376, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by Richard Alan Blake and Katrina Reed, conveying certain property therein described to Choo Choo Title, Inc. as Trustee for Home Loan Corporation, and the undersigned, Wilson & Associates, P.L.C., having been appointed Successor Trustee by U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2003-BC2, as Trustee, and the undersigned, Wilson & Associates, P.L.C., as Successor to Wilson & Associates, P.L.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2001-A, Asset-Backed Certificates, Series 2001-A, a.w., on July 29, 2021, at about 10:00 A.M., at the Hamilton County Courthouse, Chattanooga, Tennessee, for the purpose of sale for the highest bidder for cash, the following described property hereinafter described to the highest bidder:

ALSO KNOWN AS: 4217 14th Avenue, Chattanooga, TN 37415

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

W&A
Dated: June 29, 2021
WILSON & ASSOCIATES, P.L.C.
Successor Trustee
September 16, 2021

NON-RESIDENT NOTICE
State of Tennessee, County of Hamilton

Dated: June 29, 2021

WILSON & ASSOCIATES, P.L.C.
Successor Trustee

MICHELE MARIE HARRIS
VERS
RONALD CERALDO HARRIS

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 RONALD CERALDO HARRIS.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless RONALD CERALDO HARRIS answers and makes defense to said complaint in the oals of the Circuit Court of Hamilton County, Tennessee, within thirty (30) days after the fourth publication of this order, the same will be taken as served by RONALD CERALDO HARRIS.

This 7th day of June, 2021.

Larry L. Henry
Circuit Court Clerk
J. Wheeler
Deputy Clerk
Attorney for Plaintiff:
TIMOTHY L. MICHEL, ESQ.
EVERETTE L. HIXON, ESQ.
830 GEORGIA AVENUE SUITE 800
CHATTANOOGA, TN 37404
June 18, 25, July 2, 9, 2021
Cop21798

NON-RESIDENT NOTICE
State of Tennessee, County of Hamilton

Docket No. 21C550

CIRCOLLER, LLC
VERS
2500 E. 19TH 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

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

W&A
Dated: June 29, 2021
WILSON & ASSOCIATES, P.L.C.
Successor Trustee
September 16, 2021

NON-RESIDENT NOTICE
State of Tennessee, County of Hamilton

Docket No. 21C550

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2410 E. 19TH STREET
CHATTANOOGA, TN 37404

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Continued on page 16

Thanks to a new scan, lung cancer can now be detected early when it’s more curable. Talk to your doctor or visit SavedByTheScan.org.
Continued from page 15

Court Notices

Non-Resident Notice of the State of Tennessee, so that the ordinary process of law cannot be served upon the defendant, 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 him. This 11th day of June 2021.

LARRY L. HENRY, Circuit Court Clerk
L. Visage
Deputy Clerk

Attorney for Plaintiff:
TIMOTHY L. MICKEL, ESQ.
EVERETT L. HIXSON, III, ESQ.
635 GEORGIA AVENUE SUITE 800
CHATTANOOGA, TN 37403

June 18, 25, July 2, 9, 2021

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#AdoptPureLove
Tennessee continues to reel in new companies

By Joe Morris

A couple of months into a season of reopening, Tennessee is faring well in terms of existing companies coming back online and the influx of new operators, says Bob Rolfe, commissioner of the Tennessee Department of Economic and Community Development. “We are performing well above average in terms of announced or soon-to-be-announced projects,” Rolfe adds. “It’s like on Jan. 1 of this year every company woke up after nine months and wanted to get going again. The business we are seeing is more robust than any period I can recall in the four years I’ve been here.”

In recent weeks the state has announced many relocations and expansions, including:

■ Advanced Correctional Healthcare will move its headquarters from Peoria, Ill., to Franklin.
■ Memphis Contract Packaging is on track to build a new facility and expand operations in Fayette County, a $48 million investment set to create 261 new jobs.
■ Ultium Cells LLC, a joint venture of LG Energy Solution and General Motors, will invest more than $2.3 billion to build its second U.S. battery cell manufacturing plant in Spring Hill, a 1,300-job and $2.3 billion project.

■ Foreign direct investment
Still, much as there was no timetable for pandemic shutdowns and slowdowns, there really isn’t one for resuming “normal” operations. As an example, Rolfe points to the state’s manufacturing sector, which is performing well but is suffering from sluggish access to international markets and the ability for international executives to survey the possibilities here in person. “It’s what I call a hangover effect,” Rolfe says. “We continue to find success in terms of recruiting U.S. companies to come to Tennessee, as well as those who call Tennessee home expanding their operations. We perform above our weight on those two initiatives, but we’re still slow on foreign direct investment, because the lights aren’t coming back on as quickly overseas as we are seeing here.”

The state can also compete with a diverse workforce in both rural and urban areas, Rolfe adds, which also helps with post-pandemic recruiting. “About four out of 10 pre-pandemic new projects were located in our rural counties, and we’re seeing that percentage of new entries staying about the same,” he says. “We are able to recruit headquarters relocations, which is the trophy of trophies, because when a company brings in its headquarters here, it often will bring more operations and expand over time.”

Rolfe also explains that the state is attempting to break into new turf as well, such as the life sciences industry. He calls the approach with that sector, and any other that’s new, “We’re not relocating Fortune 100 companies yet, but we’re making inroads into that ecosystem,” he notes. “We have a good base of life sciences companies that are discovering that Tennessee is a good place for them.”

“Right now, we’re getting asked how we handled the pandemic, and companies like our attitude of supporting businesses and not trying to get in their way as they figured out what was best for them,” Rolfe says. “I think we’re in a good place coming out of the pandemic, and I think we’ll be able to keep this rate of growth going.”

Marketing Tennessee jobs

That enthusiasm continues over at the Tennessee Department of Tourist Development, largely due to where the state was positioned in the months leading up to the March 2020 shutdown, says Mark Ezell, commissioner. “We were sitting on record years, with Nashville loading the state, and we are still the No. 2 industry,” Ezell says. “But while everything was closed, we had a lot of parks across the state that fared well, as did other outdoor assets. “We were able to launch campaigns such as For The Love of Tennessee Travel Safe, and so that helped us stay in the top six or seven states as the economic recovery began a few months ago.”

Figures provided by the department show there were 9.6% more trips to Tennessee in April 2021 than in April 2019. Add to that almost four in 10 Americans begin their career in a travel-related job, reports U.S. Travel, which Ezell says bodes well for an industry which pairs well with requests for flexible hours, a diverse workforce and many types of entry-level and other opportunities.

“All the news is encouraging and exciting,” he says. “I have been at events recently, from the openings of the National Museum of African American Music to the Uncle Nearest distillery, and there are thousands of people who will be coming to see these new assets. I was with Gov. Bill Lee recently at the Nashville Superspeedway and saw the biggest crowd gathered in Tennessee so far this year. The demand is already back, and we’ll see more.”

Ezell is well aware of the employee crunch in the very support businesses that had a positive tourism and business visitors experience.

“With this, the department has launched its Come Work, Come Play campaign to help recruit outside talent to Tennessee’s labor market.

The CFD is working for a new Firefighters Grant Program. The department worked with the Chattanooga Fire Fighters Association to apply for the grant.

CFD public information officer Lindsey Rogers says the training was essential to teaching the department’s firefighters how to handle situations when they’re lost, disoriented, low on air, trapped, injured or experiencing a mask malfunction.

“Our firefighters will not only be more aware of fire conditions but will also be better prepared to respond to situations in which they’re fighting for survival,” Rogers says.

The 30 regional firefighters who took part in the training are instructors at their stations. These instructors will now train their members using the trailer and props, ensuring consistent training to more than 2,000 firefighters in the Greater Chattanooga area.

In addition to training its own firefighters, the CFD also hosts firefighters from Soddy Daisy, Cleveland, East Ridge, Oak Ridge, Catoosa County, Dalton and Bradley County.

Rogers says she feels better prepared — both mentally and physically — for her next fire.

“We’ve had a lot of near misses, but this program taught us how to avoid them, as well as how to self-rescue when they do happen,” she says. “Every situation you go into is different, but they’re all dangerous.”

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No, there are no self-driving cars – yet

Demystifying advanced driver aids in new vehicles

Edmunds

There’s some hesitancy from the public regarding the future of self-driving cars. For example, A survey by Autolist reports most shoppers are split about whether having self-driving capability on a vehicle makes it safer.

Thankfully, real automated driving vehicles are still years away. But considering that nearly every new car on sale today comes standard or is available with some level of driver-assistance technology, it’s best to stay informed on what these features actually do and whether you would want to pay extra for them.

These driving-assist technology features are often referred to as advanced driver-assist systems, or ADAS. Some ADAS are more advanced than others, and capabilities vary from vehicle to vehicle.

Let’s be clear: There are no fully automated or self-driving cars for sale today. For example, General Motors’ Super Cruise system and Ford’s upcoming BlueCruise system allow for limited hands-free driving, but most new vehicles do not.

All ADAS today – even hands-free ones – require the driver to pay attention to the road and be ready to take over at any time.

The actual function of ADAS is similar among automakers, but mixed messaging and confusing names don’t make it very clear how vehicles compare. Edmunds is here to help break down what these terms actually mean and what some of these systems can do.

Adaptive Cruise Control

Adaptive cruise control can adjust your speed to maintain a constant distance between your vehicle and the car in front. Some systems can bring a vehicle to a complete stop and then speed up again when traffic starts to move. Others can also react to traffic signs and set speed accordingly.

Some manufacturer names you might come across include Dynamic Radar Cruise Control (Toyota), Smart Cruise Control (Hyundai) and Intelligent Cruise Control (Nissan).

Auto emergency braking

Automatic emergency braking paired with forward collision warning can alert you if a front impact is imminent and can apply your vehicle’s brakes if you don’t respond in time.

As with adaptive cruise control, there are a variety of names that automakers use to refer to automatic emergency braking. They include Collision Mitigation Braking System (Honda), Forward Collision Mitigation (Mitsubishi) and Collision Prevention Assist Plus (Mercedes-Benz).

Some more advanced systems include features such as evasive steering assist, which enhances the forward collision mitigation system and can help steer a vehicle to possibly avoid a collision.

Lane-keeping assist

Lane-keeping assist can help steer your vehicle back into its lane if it begins to drift over the lane marker. Drivers might feel a small tug on the wheel as well as see a warning that the vehicle isn’t staying in its lane.

Various names include Active Steering Assist (Mercedes-Benz) and Intelligent Lane Intervention (Nissan). A lane-departure warning system only alerts you about drifting out of your lane and cannot make any corrective action.

Super cruise, autopilot

General Motors’ Super Cruise and Tesla’s Autopilot are some of the most advanced driver-assist systems available. Super Cruise was the first hands-free system to hit the market, though it currently only works on highways.

Besides adjusting speeds with adaptive cruise control, Super Cruise can change lanes for you. You still have to be ready to take over at any time, and the car monitors the driver to make sure he or she is paying attention to the road.

Autopilot works fairly similarly, though at the moment it doesn’t allow for hands-free driving even with the so-called Full Self-Driving Capability. When using the Navigate on Autopilot feature, the Tesla will suggest lane changes and can automatically steer your vehicle toward the proper highway exit.

Tesla also is phasing in a camera-based driver monitor since its current monitoring system can be easily bypassed.

Other driver-assist systems

Automated parking systems steer into a parking spot with little or no driver intervention. These systems work with parallel parking, too.

Many cars today have automatic high beams that use sensors to automatically turn the high beams on and off.

Surround-view or 360-degree cameras can show a top-down view of a vehicle, which can be helpful when parking.

Some new trucks have trailer assist systems that can help when hooking up a trailer or help reduce sway when towing.

What else should I know?

Many automakers bundle these systems into suites or packages under a single moniker. Names include Nissan ProPilot Assist, Toyota Safety Sense, Honda Sensing and Mazda i-Activsense.

Edmunds says

Advanced driver-assist systems are making their way into more and more new cars, though no car today is truly self-driving. Knowing how they work and the general terminology is important for any car shopper today.