Actor, aspiring pilot flips the storyline with move to real estate

By David Laprad

There’s a day in Chelsea Sanders’ future she can see as clearly as the blue in the cloudless sky above her.

She’s at the controls of a Cessna 172 Skyhawk, skillfully piloting the aircraft over Chattanooga as her husband and children wait for her on the ground. Although she can hear the plane’s engine droning, the racket and clamor of life is unable to reach her at that height, and the stillness quiets her mind and allows a memory of her late father to materialize.

Sanders’ father was a crop-duster who often took her with him as he ventured upward. Her most concrete memories of him are set in the cockpit of small aircraft like the one she’s mentally flying.

“I remember wearing bulky headphones and being strapped into my car seat beside him,” she says, her voice bright and upbeat. “I think I flew more than I was in a car before the age of 5.”

Sanders, 31, was not with her father the day he died in an aviation accident in 1995. But as an aspiring recreational pilot, she likes to think he’s beside her in spirit whenever she touches the firmament where he spent much of his life.

“I feel closer to him when I’m in an airplane because of how much he loved them,” she smiles.

As Sanders returns to the here and now, she finds herself seated at a table at the Chattanooga real estate brokerage where she works as an agent, a soda from Jimmy John’s in her hands instead of the yoke of an airplane.

The husband and children she envisioned also are gone, having returned to a coming day,

Photograph provided
Chelsea Sanders is a SAG actor, an aspiring recreational pilot and a Realtor. Although new to home sales, she’s applying the same drive that helped her to land roles on network TV to her budding Chattanooga business.
New clerkship opens doors, eyes

By David Laprad

Initiatives that impact society occasionally begin with someone asking, “What if?”

“What if our law firm hired a female attorney?”

“What if the police increased efforts to connect with minority communities?”

“What if our company was intentional about diversity?”

Or, in the case of the Chattanooga Bar Association, with current president Jeffrey Maddux asking, “What if we provided a summer clerk for our criminal and sessions courts?”

This might seem like a modest opportunity to expose a law student to the innerworkings of the criminal justice system, but for Danny Chung, a rising 3L from Lincoln Memorial University in Knoxville, it’s afforded an experience that could send ripples beyond his summer in Chattanooga.

Moreover, those with whom Chung has spent his time are saying he’s changed them as well.

Like many ideas, this one started small, with a conversation between Maddux and CBA Executive Director Lynda Hood, and spread from there to the local judiciary.

When the proposal reached the desks of Criminal Court Judge Tom Greenholtz and General Sessions Court Judge Alex McVeagh, it transformed from a suggestion into a rolling ball.

“My job was to place this idea in the hands of people who get things done,” Maddux says. “Judge Greenholtz said, ‘I love it. Let’s do it. Let me know what you need from me.’”

After McVeagh informed the Tennessee Bar Association board about the opportunity during the TBA’s annual meeting in Memphis, Chattanooga attorney Ariel Anthony immediately introduced Chung to the judge.

Chung was there to graduate from the TBA’s Diversity Leadership Institute, which Anthony taught. Anthony felt as though the clerkship was tailor made for Chung – as did McVeagh, once he saw their parents,” Chung says. “We’re beyond proud that Danny is our first clerk,” McVeagh says. “He’s not only humble but also the most impressive person you’ll ever see on paper.”

After reading Chung’s resume, Greenholtz agreed. “I looked at Judge McVeagh and said, ‘If this is what it takes to get into law school today, then I wouldn’t make it.’”

The judges are referring in part to the community service Chung has provided. Born in North Virginia to South Korean immigrants, Chung grew up serving as a translator for his parents. He later volunteered with the Korean American Federation, where he mentored children who were helping their parents in the same capacity.

“They were interpreting lease agreements, bills and medical forms for their parents,” Chung says. “These were elementary- and middle school-aged kids, and it was difficult for them to understand what those things meant. I simply helped to validate what they were going through.”

Chung continued to serve as a volunteer while he was an undergraduate student at Brigham Young University in Utah, where he taught English to Koreans for free.
Mayor unveils recycling driver pay hikes

Chattanooga Mayor Tim Kelly has announced a plan to resume recycling services in the upcoming budget that will be retroactive for both new and existing drivers.

The temporary service interruption was announced July 29 after the number of empty CDL driver positions spiked to 32, and several concurrent absences created an untenable situation in which the city no longer had enough drivers to collect garbage, brush, and recycling.

The city is required by law to collect garbage, and brush presents a fire hazard. To attract and retain enough drivers to reverse the suspension, Kelly has ordered a sharp increase in starting pay for CDL drivers, representing a 42.6% rise from the current starting pay of $31,548 – not including city benefits.

"For city workers has long lagged the private sector, leading to staff shortages and an inability to hire qualified workers. Our upcoming budget will begin to resolve these disparities in order to ensure the level of service our residents deserve and expect," Kelly says. "It’s not just the right thing to do, it’s the smart thing as well."

By increasing pay to a competitive level, combined with the strong benefits already offered to city workers, Kelly says that Chattanooga residents stand to receive a much higher level of service in the future.

Unlike long-haul CDL drivers in the private sector, where drivers are home sporadically or once per week, city CDL drivers can be home every night, and the city also offers access to a pension and a health care plan, including a pharmacy and wellness center for city employees.

The new budget, which includes the pay increase for CDL drivers as well as for many other essential workers and first-responders, will be presented to City Council Aug. 10, and is tentatively planned for a final reading on Sept. 14. The pay disparities addressed by the budget would otherwise threaten to isolate many additional city services if not resolved, such as fire station brownouts, longer service times for police response, and a reduction in garbage pickup or brush collection, Kelly says.

"The budget requires action by City Council. If the budget is passed, any drivers hired in the interim before Sept. 14 will have their salaries increased retroactively to the date of hire, and the increase will also be retroactive to July 1 for all existing drivers. "We’re making these pay increases retroactive in order to begin to get driver applicants into our hiring pipeline as soon as possible, preparing to hit the ground running once the budget is passed and ensuring the shortest-possible suspension of this important city service," says Chief of Staff Brent Goldberg. "To protect these essential services, we must offer essential pay to our essential workers."

And between now and the restoration of recycling service, any resident who wishes to continue curbside recycling services may purchase services from private providers like Scenic City Recycling, and will be able to use their city recycling carts for that purpose until service is resumed. Alternately, residents may continue to make use of any of the five recycling centers operated by the city.

Source: The Office of Mayor Kelly

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After graduating with a degree in sociology, Chung’s desire to serve others pervades the city.

“My experiences up to that point meshed into a need to help my community," he explains. "I couldn’t conceive of living a professional life without benefiting the people around me."

Since beginning the clerkship in June, Chung has immersed himself in deep waters. In addition to meeting grand juries, working with the local recovery courts and observing a jury trial over which Greenholtz presided, he’s spent time in the shadows of judges Don Poole and Gerald Webb, listened to countless probation hearings and even did a little of the grunt work for which clerkships are known.

"When Danny came in, I told him I didn’t want him to write a bunch of memos; I wanted him to experience the different aspects of our system," Greenholtz explains. Chung did write a few memos, but also engaged judges in intellectual discussions about the dispensation of justice. These ranged from the nature of guilty pleas to the steps the criminal justice system takes to protect the constitutional rights of the accused. "All of that has been tremendously helpful to me," Chung says. "I had a low interest in practicing criminal law when I arrived, but the more I’ve delved into how the sausage is made, the more I’ve realized how necessary and interesting the process is and how it works for the betterment of the country."

"That’s persuaded me to consider practicing criminal law."

Greenholtz says Chung’s clerkship has allowed him to pay forward the benefits he received from a judicial clerkship. "When I was in law school, I clerked for an outstanding jurist. That experience has colored the way I’ve viewed the law ever since. I’ve always wanted to give that part of my experience to someone else, although I don’t for a moment think I’ve been successful in doing that with Mr. Chung."

"But it’s important the courts provide these kinds of experiences for our upcoming leaders in the law."

Greenholtz adds that the clerkship has not consisted of a one-way conduit of wisdom from himself and his colleagues to Chung, but that its benefits have flowed in both directions.

"When I ask Danny what he’s taking away from the proceedings in court, his insight in some cases is very different from mine," Greenholtz notes. "That’s not only informative and helpful but also makes me a better public servant." McVeagh dovetails his fellow judge’s comments with what he believes is another benefit of Chung’s presence in Chattanooga this summer: Helping the CBA to become more diverse.

"The [Young Lawyers Division] is being intentional about recruiting not just quality lawyers from outside Chattanooga but also minority lawyers who can bring their life experiences and a completely different perspective to the city," he says. "Historically, the CBA has struggled to represent the larger population, but we’re making an effort to change that."

The CBA has not worked alone to provide Chung with the opportunity to work with local judges his summer, but rather has partnered with other individuals and entities in the city to bring the clerkship to fruition. The University of Tennessee at Chattanooga, for example, joined with the CBA to provide housing for Chung, while attorney Lee Davis donated a stipend, even though the clerkship was unpaid.

With Chung’s time in Chattanooga nearing an end and his third year at LMU nearing an end and his third year at LMU approaching, the aspiring attorney is looking ahead to the steps he’ll take after graduating and passing the bar exam. Although Chung doesn’t want to pigeonhole himself, he says he is interested in practicing cybersecurity and data privacy law.

A return to Chattanooga might also be in the cards for Chung, who’s enjoyed experiencing the sense of community that pervades the city.

“I’ve been helping the United Way on weekends, and have been impressed with how closely knit the community is. My dream would be to make a living doing what I like in Chattanooga now that I’ve kind of experienced what it’s like to live a day-to-day life here."

"This would be advantageous to not just Chung but also the broader citizenry," Greenholtz reiterates. "The ultimate aim of the clerkship is to improve us all. When Danny asks, ‘Why do you do it that way?’ it forces me to say, ‘I don’t know, but maybe there are better ways.’"

"So, the criminal court is better off for him having been here this summer. I’m better off for him having been here this summer, and all of this goes back to people like Mr. Maddox asking, ‘What if?’"
50 Years Ago

Saturday, July 31–Friday, Aug. 6

The Chattanooga Board of Education does not favor utilizing only three of their general purpose high schools to foster further desegregation, Superintendent James Henry told the Rossville Exchange Club. He said it is the “feeling of the board at this time that we would not like to concentrate too many people in one building.” He added that closing one high school probably would come sometime in the future if the numbers of high school students in the city continues to decline.

The Hamilton County Board of Education voted July 29 to permit students from Chattanooga to enroll in county schools during the upcoming year, only if they attended county schools last year. New city students would not be accepted. The board agreed a “lot of trouble” could occur if the county provided a refuge for city students seeking to escape the federal busing order for city schools.

M.C. Gross, Dixie Savings & Stores executive, has been appointed by his fifth term as foreman of the Hamilton County grand jury by the county’s three criminal court judges, Campbell Carden, Tillman Grant and Russell Hinson. Gross was a named foreman in 1963 and will have completed his fourth term at the end of August.

Dr. Frank W. Falling, director of the Division of Environmental health of Chattanooga-Hamilton County Health Department, has been selected to head a water quality task force for the Chattanooga Chamber of Commerce.

R. Alan Winger has been appointed internal auditor at UTC, finance vice chancellor, Russel White announced Friday. A 1969 UTC graduate, Winger will oversee inventory control and audit programs on the campus.

Haydon A. Krown, Jr., has been elected auditor for pioneer Bank, F.R. Cotter, president, announced Friday. A native Chattanoogan, was associated with Ernst & Ernst, a national accounting firm before joining Pioneer.

The 180-unit Martin theater chain of Chattanooga announced Wednesday a new rate schedule for residential customers of 2.5% over the present cost. The rate increase will average 5% for general power customers, commercial and industrial. The new rates go into effect with all meter readings taken on or after Oct. 2, 1971.

The County Council voted 3-2 Wednesday to fire Assistant County Attorney Leon W. Davis Jr., and by the same margin, voted to replace him with attorney Ward Cruftchield, local Democratic leader and a former member of the State’s General Assembly.

J. Robert Sims, postal inspector in charge of the Chattanooga Division, has been appointed chief inspector of the U.S. Postal Service’s new 11-state Southern Region. Postmaster General Winston Blount, Sims’ assistant, Leo C. Shatell, will head the Chattanooga Division which included four states.

Mayor Robert Kirk Walker and Commissioner Steve Conrad, returning from a Nashville conference with Gov. Winfield Dunn and highway Commissioner Robert Smith, expressed encouragement that action on a central intracity freeway be held back across the Tennessee River will be taken. Both official thought action might be taken on the projects early in 1972, although they are “long-range” improvements.

Mrs. Thurmena Brown Munns of Lookout Mountain, and guest speaker at a Chattanooga hospital. Mrs. Munns was a well-known graphologist whose analyses of handwriting were often used to detect forgery in court cases.

A flying enthusiast, she organized the Chattanooga Chapter of the Women Flyer of America and was president of the local chapter in 1941 and later of the national organization.

She served 20 years on the Chattanooga Chamber of Commerce aeronautica committee, and was active in the Civil Air Patrol, the Chattanooga Civic Chorus, the national Secretaries Association and the Kosmos Woman’s Club.

The Soddy-Daisy City Commission was presented a petition Tuesday by Ray Daugherty, signed by 250 residents of the Port Sera Community, asking to be annexed by Soddy-Daisy, because “we don’t want Chattanooga to get us.”

The area to be annexed includes the subdivisions of Port Sera, Sterling Park, Lakesite, Pinetree Estates and several undeveloped, but planned subdivisions.
**Habitat for Humanity builds first EPB Zero Energy house**

EPB, Habitat for Humanity and green|spaces have partnered to develop a cost-effective way to build energy-efficient homes.

With the participation of homeowner Tempestt Jordan, the partners worked together to pilot the new home-building guideline through the construction of a Habitat for Humanity House.

After monitoring the home’s energy consumption during the first year of occupation, the partners found Jordan saved more than $500 compared to the average residential monthly bill in EPB’s service territory.

The EPB Zero Energy Resource Guide is now available free of charge to all homebuilders in the EPB service area. EPB “energy pros” are available to provide free consultations in following the guidelines.

In addition, Christian E. Bennett, CPA of Mauldin & Jenkins and CFO of Chattanooga, will serve on the newly elected statewide 2021-22 board of directors.

**WTCI-PBS welcomes Tanner as new board chair**

The Greater Chattanooga Public Television Corporation board of directors recently named James Tanner board chair. His term began July 1.

Joining Tanner on the 2021-2022 executive committee are Daniel Fell, vice-chair; Cole Powell, treasurer; Meredith Perry, interim secretary; Steve Gatlin, past chair; Bonnie Haxthoeck; Kenny Hayes; Dr. Edna Varner; and Bob Culkeen, WTCI president and CEO.

Tanner grew up in Ringgold and lives in Chattanooga, where he currently works as a faculty member of the Department of Communication at the University of Tennessee at Chattanooga.

Before his current position, Tanner spent 14 years as a journalist at the Chattanooga Times Free Press and four years as deputy director of communications and marketing at The McAlley School.

Tanner is a graduate of Oxford College of Emory University with an Associate of Arts, the University of Tennessee at Chattanooga with a Bachelor of Science in political science and the University of Southern California with a Master of Communications Management.

WTCI appointed Tanner to its board of directors in 2019. Tanner has served on the executive committee since 2020.

Serving on the 2021-22 WTCI board are David Barrett, Julie Brandao, Justin Dursmay, Dr. James Fedusenko, Dr. Jeffrey Geifer, Barbara Haskew, Jerre Haskew, Sheryl Jaggars, Florence Pipkins, T. D. Scott, Cindy Todd, Martin Trimew and Jo Ann Yates.

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**Newsmakers**

**CPA Society announces new local leadership**

The Tennessee Society of CPAs recently announced the election of its 2021-22 Chattanooga chapter officers.

The newly elected officers include Jeffrey Smith, CPA of Elliott Davis, president; Tara Moore, CPA, of Unum, president-elect; Andrew Glenn, CPA, of Mauldin & Jenkins, vice president; Courtney Brock, CPA of Unum, secretary; and Bryan Mattice, CPA of LBMK, treasurer.

In addition, Christian E. Bennett, CPA of Mauldin & Jenkins in Chattanooga will serve on the newly elected statewide 2021-22 board of directors.

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Money down the drain

Water efficiency in your home saves on utility costs

Going green can provide an overall improved living experience and also lower utility bills. Water-conserving fixtures such as toilets, showerheads and faucets are among the top green features homeowners desire, with more than half of prospective homebuyers indicating each as an essential or desired home feature in a recent NAHB survey. Here are some ways to incorporate water efficiency into your home:

Fixtures
Water-conserving fixtures have been on the market for decades and are readily available for no additional cost. You should not be paying a premium to have your plumbing contractors specify and install efficient toilets, faucets or showerheads. Choose certified fixtures, such as WaterSense products, to ensure good performance as well as water savings.

Appliances
Energy Star appliances are certified to save water as well as energy. According to the Department of Energy, a standard-sized certified dishwasher costs about $2,500. You can find certified appliances, as well as available rebates for Chattanooga and surrounding areas, at www.energystar.gov/products.

Water heaters
Water heating accounts for about 18% of a home’s energy use. Energy Star also certifies water heaters. There are a few factors to consider when choosing between a tank, tankless or solar water heater, including available fuel sources for your home and cost. A good source of information to help with your project can be found at www.energystar.gov/ energysaver.

Efficient piping
Homebuyers planning new construction should consider grouping rooms where plumbing is required in their layout and design. This method can improve the efficiency of the supply and waste systems and save on water and energy. For instance, you can place the kitchen near or adjacent to the laundry room and have the bathrooms back onto each other.

Water leak detectors
Finally, consider installing smart water leak detectors to alert you of potential water leaks located throughout your house, or automatically turn off the water to protect your home, as water damage repairs cost on average about $2,500. To find a qualified, professional plumber, builder, or appliance dealer in the Chattanooga area go to the member directory at www.HBAGC.net.

White Oak Bicycle Cooperative volunteers.

White Oak Bicycle receives national grant

White Oak Bicycle Cooperative in Red Bank recently received national recognition when the Trust for Public Land announced that White Oak was one of eight organizations across the nation selected to receive a grant from the trust’s Equitable Communities Fund. The $10,000 grant will allow White Oak Bicycle, a volunteer-run nonprofit, to purchase equipment and bolster its ability to make bicycling available to everyone.

The Trust for Public Land became aware of White Oak Bicycle through its work on a one-mile trail connector between Stringer’s Ridge Park in North Chattanooga and White Oak Park in Red Bank. The grant will help the organization purchase a trailer for transporting equipment to events, a tent, work table and tool set, and parts like tubes, chains and tires. White Oak Bicycle provides bicycles to children, low-income households and the homeless. To date, the organization has donated 63 bicycles.


Source: White Oak Bicycle

Chattanooga Tourism invests $302,500 in local arts, culture

The Chattanooga Tourism Company has awarded $302,500 to 26 local arts, culture and heritage partners through the inaugural Cultural Tourism Advancement Grant. During the first round of the grant, 45 applicants requested $1.5 million in assistance for events, exhibits and more. Organizations were able to request up to 10% of their total operating budget up to $50,000. Greatest consideration was given to a project or program’s ability to attract diverse audiences, create economic impact, encourage visitors to travel to or extend their stay in Hamilton County and enhance the visitor experience.

The CTO awarded money to the following organizations:

• Adventure Sports Innovation
• Art 20
• Association for Visual Arts
• Barking Legs Bistro
• Bessie Smith Cultural Center
• Chattanooga Ballet
• Chattanooga Theatre Centre
• Chattanooga Zoo
• Creative Discovery Museum
• Friends of the Festival
• Houston Museum of Decorative Arts
• Hunter Museum of American Art
• National Park Partners
• Reflection Riding Arboretum & Nature Center
• River City Company
• Sculpture Fields at Montague Park
• Songbirds Foundation
• Snow Works
• Tennessee Aquarium
• The Chattanooga Symphony and Opera Association
• The Chattery
• The Ed Johnson Project
• Tivoli Theatre Foundation
• Townsend Atelier
• WanderLinger Brewing Company

Chattanooga Tourism Company developed the grant with funds from lodging taxes paid by visitors when spending the night in Hamilton County. It was designed to support a range of tourism-related projects that would increase brand awareness of Chattanooga, drive visitor demand and support the company’s mission of developing visitor experiences that enhance the economic prosperity of Hamilton County.

Organizations were able to request up to 10% of their total operating budget up to $50,000. Greatest consideration was given to a project or program’s ability to attract diverse audiences, create economic impact, encourage visitors to travel to or extend their stay in Hamilton County and enhance the visitor experience.

Source: Chattanooga Tourism Company

Talking to this project's chatbot...
Kelly administration completes most of its 100-day plan

Chattanooga Mayor Tim Kelly on July 28 marked the completion of his first 100 days in office with the launch of a live tracker that allows the public to measure his administration’s progress moving forward.

Using the real-time tracker at ChattaData.org, residents can monitor changes to individual action items and browse actions taken toward each goal. While the city has completed more than 80% of the plan’s action items, many of those tasks are merely first steps toward solving some of Chattanooga’s broader structural issues, Kelly says.

“The work doesn’t end just because we checked some boxes on a spreadsheet. I’m proud of the headway we’ve made, but we still have some substantial goals to hit in several key areas, and we’ll be continuing to work hard on every single one of those priorities.”

The Kelly administration built the 100-day tracker as an internal tool to measure progress and drive accountability within city government. As work continued July 28, the tracker inched upward past 80%. Not all action items are equal, and while some were completed fairly early and easily in Kelly’s first 100 days, others will take additional months or years to complete, the mayor says.

As an example, within weeks of taking office, staff conducted a survey of city-owned properties that can be converted to affordable office, staff. Kelly authored an initiative, a partnership with Hamilton County Schools that will support both students and families in seven schools located within the city.

Several items are functionally complete, but because they are tied to the budget, additional details will be revealed as part of the city’s budget presentation in August.

Source: Office of Mayor Tim Kelly

Chelsea Sanders says the relatively relaxed lifestyle of Chattanooga is a welcome change after living in New York City and Los Angeles for eight years.

> SANDERS

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> SANDERS >> PAGE 9
Financial Focus
Stan Russell
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Review your IRA, 401(k) beneficiaries

If you’ve had an IRA and a 401(k) for many years, you may occasionally ask yourself some questions:

• “Am I contributing enough?”
• “Am I still funding these accounts with the right mix of investments for my goals and risk tolerance?”

But here’s one inquiry you might be overlooking: “Have I used the correct beneficiary designations?” And the answer you get is important.

It wouldn’t be surprising if you haven’t thought much about the beneficiary designation – after all, it was just something you once signed, possibly a long time ago. Is it really that big a deal?

It could be. For one thing, what if your family circumstances have changed since you named a beneficiary? If you’ve remarried, you may not want your former spouse to receive your IRA and 401(k) assets or the proceeds of your life insurance policy, for which you also named a beneficiary.

However, upon examining many people do review their estate plans, including their wills, living trusts, durable powers of attorney and health care directives. If you’ve revised these documents, do you have to worry about the old beneficiary designations? You might be surprised to learn that these previous designations can supersede what’s in your updated will and other documents. The end result could be an “accidental” inheritance in which your retirement accounts and insurance proceeds could end up going to someone who is no longer in your life.

Furthermore, your retirement plans and insurance policy may not just require a single beneficiary – you may also be asked to name a contingent beneficiary, to whom assets will pass if the primary beneficiary has already died. As a result, the situation could become quite muddled if stepchildren are involved in a remarriage.

To avoid these potential problems, make sure to review the beneficiary designations on all of your accounts at some point – and especially after a significant change in your family situation. If you see something that is outdated or incorrect, contact your retirement account administrator – or your insurance representative, in the case of life insurance – to request a change-of-beneficiary form.

And if you really want to be on the safe side, you may want to enlist a legal professional to help you with this review to make sure the beneficiary designations reflect your current family situation and are consistent with what’s in your estate plan.

In fact, if you’re already working with an experienced estate planning attorney – and you should – you might also pick up some other suggestions for dealing with beneficiaries. Just to note one, it’s generally not a good idea to name minor children as beneficiaries. Because children can’t control the assets until they become adults, a court would likely have to name a guardian – one that you might not have wanted. Instead, you could either name your own custodian to manage the assets designated to the minor or establish a trust for the benefit of the minor, which can distribute the money in several disbursements over a period of years – which is often a good move, since young adults aren’t always the best at managing large lump sums.

If you’re like many people, you have a strong desire to leave something behind. But you’ll want to do it in the right way. So, pay close attention to your beneficiary designations – when you first create them and throughout your life.

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

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor (member SIPC).

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Making sense of investing

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Use your equity

Better options than these four cash-raising pitfalls

If you’ve got more bills than money, the usual advice is to trim expenses and find additional income. But some ways of raising cash can be a lot more expensive than others. Here are four that should be avoided, if possible, and what to consider instead.

Raising a retirement plan

A big chunk of the money contributed to retirement plans leaks out as hardship withdrawals, cash-outs during job changes or loans that aren’t repaid. A recent study for the Congressional Joint Committee on Taxation estimated that every year 22% of the contributions made by people aged 50 or younger is prematurely withdrawn, mostly in cash-outs as people leave jobs. But these premature withdrawals are usually expensive and can leave you with too little money in retirement.

You typically must pay penalties and income taxes on the distributions, plus you give up all the future tax-deferred compounding that money could have earned.

You may have other options. If you’re still employed, you could borrow from your 401(k) or halt retirement plan contributions temporarily to free up money. If you have a Roth IRA, you can withdraw an amount equal to your contributions without owing taxes or penalties.

If you can’t avoid a costly withdrawal, you can minimize the damage by taking out only what you need and leaving the rest to grow. For example, if you’re leaving your job you could roll your 401(k) balance into an IRA and take only what you need from the IRA. That could prevent having to cash out the whole account.

Don’t skip health insurance

You may be healthy now, but you’re just one bad accident or illness away from catastrophic medical bills.

If you don’t have access to health insurance through work, check the Affordable Care Act exchanges at HealthCare.gov. Premiums have been lowered for most people this year and coverage can be free for many, including people who get unemployment benefits this year.

An analysis by the nonpartisan health care think tank KFF found that the number of people who qualify for subsidies increased 20% as a result of the American Rescue Plan Act passed in March, and 8 out of 10 uninsured people would qualify for a free or nearly free plan.

You also can lower premiums by opting for a high-deductible plan. That means paying thousands of dollars out of pocket if you get sick or injured, but at least you won’t face the kind of five- or six-figure bills that could bankrupt you.

Beware high-cost loans

Among the most expensive ways to borrow are payday loans, car title loans and loans that don’t require a credit check. High-cost loans make it easy to dip into a cycle of debt, where you can’t make the payments and are forced to borrow again. Car title loans put your vehicle at risk of being seized for nonpayment.

These alternatives may not be as quick or convenient, but they’re often better for your financial health:

• If you need help paying bills, start by checking 211.org, a clearinghouse of government and charitable resources.
• If you can’t pay a loan, ask the lender about forbearance and other hardship options.
• If you have a credit card, consider a cash advance. These typically incur double-digit interest rates, but high-cost loans typically have triple-digit rates.
• If you’re employed, you can ask your employer for a paycheck advance or emergency loan.

Another option if you’re employed: Payday advance apps such as Earnin, Dave or Brigit. Be careful, however, because the fees can make these loans as expensive as payday loans, and trap you in a similar cycle of debt if you come to rely on them.

Don’t stiff the IRS

If you can’t pay your tax bill, it can be tempting not to file a return. But failing to file carries much higher penalties than failing to pay, says CPA Neal Stern, a member of the American Institute of CPAs’ Financial Literacy Commission. In addition, there is no statute of limitations on audits when you fail to file. The IRS can come after you years or decades later.

The IRS has payment plans that allow you to pay your bill over time. You also could charge a tax bill to a credit card or consider getting a personal loan to pay what you owe, Stern says.

Ignoring the situation is no solution. The IRS has automated processes that match up forms like W-2 and 1099 to tax returns, and if something is missing it can quickly result in a computer-generated discrepancy notice or an audit, Stern says.

If you owe and don’t pay, the IRS can seize your bank accounts or garnish your wages and other income until all of the unpaid taxes, penalties and interest are collected, Stern says. The IRS can even seize and sell your property.

“The IRS is probably the most powerful and relentless collection agency you can ever encounter,” Stern says. “If you owe taxes, it’s better to pay as much as you can, as soon as you can.”

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston.
wouldn’t fit the kind of person I am.”
Sanders was also concerned about her lack of a local sphere.
“When my first broker told me to reach out to my sphere, I was like, ‘Hey, girlfriend No. 1,’ and ‘Hey, girlfriend No. 2, does anyone in your family need a home?’ she says, chirping into a pretend phone she’s fashioned out of her right hand. “And then I was done.”

Finally, Sanders had qualms about safety. This stemmed from a harrowing discovery her mother made several years after she left the real estate business in 2010.

“My mom started feeling uncomfortable around her last broker,” she begins. “The women in our family have some weird voodoo intuition going on, and she felt unsafe when she would drop off yard signs at his house.”
When Laughlin started experiencing anxiety attacks after seeing her broker, she not only left the real estate business but also Greenville. In 2016, she learned her former broker, Todd Kohlhepp, had been convicted of killing seven people in South Carolina between 2003 and 2016.

“She didn’t know why she felt nervous around him, she just knew a voice in her head was telling her to leave,” Sanders continues. “You can never be certain about the people you meet, and, as a female, that made me stop and think.”
Sanders’ apprehensions, however, did not dissuade her from becoming a Realtor. As a woman who has no qualms about flying, despite losing her father in an aviation accident, and as an actor who bravely the confidence-squashing L.A. audition mill for several years, she says she never gives fear the last word.

“There have been times in my life when I had no choice but to keep going,” she says. “My mom inspired me in those moments. Despite having had one of the toughest lives I can fathom, she gets up every day and does it again. And she taught me to do the same.”

After earning her license, Sanders hung it at a local brokerage, only to discover she needed training that was more intensive than the company was ready to provide. So, she was relieved when a representative from The Edrington Team at Berkshire Hathaway HomeServices J Douglas Properties called her the following week.

“I had returned home from a long day of feeling like I was drowning in data and not knowing how to make heads or tails of it,” she says. “And all of a sudden, someone tossed a lifesaver to me.”
Six weeks later, Sanders says she still feels like she’s drinking from a firehose, but she’s benefiting from the step-by-step approach the team is taking with her.

“The previous company taught me to throw an entire pot of spaghetti at the wall in the hopes something would stick, but this company is teaching me to throw one strand at a time,” she says. “My mentor will say, ‘Don’t worry about learning how to do a listing presentation right now. We’ll get there, but for now, just keep working with buyers so you can learn that piece really well.”

That said, Sanders seems to worry she’s not catching on quickly enough.

“I’m challenging in ways this team might not have faced before,” she says, a rare wrinkle forming on her brow. “I’m not from here and I’ve never even purchased a home, so everything is new to me.”

If there’s an issue with Sanders, Marcus Holt, her mentor, is either unaware of it or too polite to mention it. As Sanders frets over her performance on the job, Holt stops at the table while passing by and croons, “She’s a rock star in the making.”

Hearing this, Sanders bursts at the seams. “You say that about me now,” she laughs. “Mark this moment,” Holt insists, pointing at the time on a nearby smartphone. “July 30 at 12:48 p.m., Marcus Holt says Chelsea Sanders is a rock star in the making.”

“Well, the die is cast,” Sanders says, throwing up her hands in mock resignation. “Now I have to succeed.”

As Holt walks away, Sanders calls him her biggest cheerleader. “I’m super hard on myself, but he’s always saying, ‘You have this. Don’t second guess yourself.”

As someone with the mind of a pilot, Sanders says she can’t help questioning herself – or Holt.

“I drive Marcus crazy. ‘But what if this happens? But what if this happens?’ But this is the making,” Holt says, throwing up her hands in mock resignation. “Now I have to succeed.”

As someone with the mind of a pilot, Sanders says she can’t help questioning herself – or Holt.

“I drive Marcus crazy. ‘But what if this happens? But what if this happens? But
what if this happens?’ Because I want the answers ready to go. In aviation, you have to think about every outcome and how to solve it because that’s how you save lives.”

Sanders does say she’s beginning to feel confident as an agent. As she’s worked with buyers, she’s come to realize her talent for pivoting and overcoming obstacles from a different direction can serve her well in her new profession.

“I’ve written four offers for clients this week,” she says. “Each one of them has a unique situation, which is overwhelming, but I’m beginning to see the light at the end of the tunnel.”

Sanders blames her incessant queries on her Type A personality. She also traces the genesis of her acting career to this same trait.

“When I was young, I was a straight A student, but I was also an independent thinker. If something didn’t make sense to me, or if I thought about something differently than someone else, I would say so. This led to a lot of talking-toos.”

“Chelsea, you have potential, but you have to ditch the attitude,” she says with a flawless Southern accent, which she normally lacks. As she speaks, she shakes a finger at an imaginary younger version of herself.

When Sanders took drama as an elective in middle school, her teacher noticed these qualities in her, but instead of reprimanding her, she gave Sanders an outlet.

Enamored with acting, Sanders pursued her newfound passion all the way through college at Marshall University in West Virginia, where she earned a Bachelor of Fine Arts in acting and directing.

She also walked away with a minor in meteorology. “I really enjoyed the classes I took as electives,” she shrugs. “If I didn’t become a star, I was going to become a weather girl.”

After coming up empty in New York, Sanders moved to L.A. Unfortunately, she was un schooled in how to find an agent and book auditions, so she took a detour as a retailer buyer. When her brother saw how miserable the job made her, he urged her to return to acting.

Determined to break through the cinderblock wall, Sanders lived the proverbial lifestyle of would-be L.A. actors, scouring the city for auditions during the day and bartending at night. When people told her to expect nothing in return for at least 10 years, she worked even harder. In 2018, she landed the role on “Criminal Minds” after less than two years on the audition circuit.

But when outside forces stalled her career, Sanders blamed herself instead. “Only 1% of SAG-AFTRA actors are making a living at acting, but I felt like a failure.”

Sanders has not closed the book on acting. She mentions that Atlanta has an active film and television industry and says she might try to take advantage of those opportunities someday. But for now, she has other dreams to pursue, with one rising above all the others.

“More than being an actor, or real estate guru, or investment mogul, I want to be a mom,” she says, her upbeat cadence softening. “And my biological clock is getting loud.”

Despite the clamor, Sanders can still close her eyes and hear the drone of the engine outside the Cessna 172 Skyhawk she hopes to someday pilot over Chattanooga. As the family she envisions waits below, she feels as though her father is there with her in spirit.

His presence emboldens her to press forward, achieve her ambitions and never give fear the last word.

“My father died when he was 35. That will be a tough birthday. But thinking about that also motivates me. He lived the life he wanted to live, and so can I.”

Chelsea Sanders, kneeling, is a member of the Ninety-Nines, an international organization of women pilots. She’s pictured before a reenactment of The Women’s Air Derby in 2019. The first official women-only air race in the U.S. took place during the 1929 National Air Races.
A recent article from National Association of Realtors, HouseLogic captures some great strategies when looking to purchase a home in this seller’s market. I know you’ll find the article by Lynn Ettinger as insightful as I do.

Lynn writes that competitive real estate market can set buyers up to purchase a home that’s either beyond their budget – sometimes hugely beyond – or doesn’t meet their needs, a 2021 survey by Bankrate and YouGov reports.

The survey found that recent homebuyers, including 64% of millennials, had regrets about their home purchase. The top reason? They were unprepared for maintenance and other home ownership-related costs.

On top of that, 13% of millennials said they think they paid a higher sales price than they should have.

“Things in homes always break down, so people should put aside a budget for anything that will need fixing,” says Lawrence Yun, chief economist at the National Association of Realtors. “A rule of thumb is to anticipate 1% or 2% of the home price for potential maintenance. So, for a $300,000 home, that means setting aside $3,000.”

Seeing beautiful homes on television is one thing that might tempt homebuyers to go over their budget, an NAR report on home staging finds.

“Shows can create unrealistic expectations for the home buying process and how homes should look,” says Brandi Snowden, NAR director of member and consumer survey research.

In time, buyers can view features that used to be luxuries as necessities. They believe everyone has them and should. One solution: Work with a Realtor as early in the process as possible.

“Make sure your agent knows your budget so they can help you set expectations and stick to them,” Snowden advises.

In addition to pressure to exceed their budgets, buyers are facing these five hurdles, Lynn writes:

**Requests to waive contingencies**

Tamara Suminski, a real estate agent at Beach Real Estate Group in Manhattan Beach, California, is seeing not only bidding wars but also sellers wanting buyers to waive contingencies.

“With an appraisal contingency, if the appraisal comes in low, then the buyer has choices. They can choose to try to renegotiate with the seller, bring in the difference or cancel. When they remove that contingency and its protection, if the home doesn’t appraise at the right level, the seller is not likely to renegotiate with them. And the buyer has waived their right to cancel. If they cancel anyway, they’re risking their deposit.”

Some buyers are also waiving contingencies related to home inspections. These investigations are an opportunity to have a home inspector view the home based on disclosures and for the buyer to use the findings as a bargaining tool, Suminski says. Eliminating these protections can end up costing buyers money. And the more offers the buyer writes and loses, the more risk they’ll tolerate. So, they might waive contingencies and regret it later, Suminski says.

Talk to a buyer’s agent who will guide you through this and explain the risks of removing protections and unknown variables.

**Speed showings and decisions**

Bryan Yap recently bought a home in an expensive and highly competitive market – Orange County, California. He found that with the pandemic, each showing lasted only 15 minutes.

That was one of the biggest hurdles. “We’d see three, four or five homes in one day. It’s hard to keep track of what you like and don’t like with each house.”

“What I would do differently is take notes immediately after viewing a home. If you’re able to prepare beforehand, create a list of wants and requirements in priority order. Immediately after seeing each home, rank it based on the list.”

**Focusing on top of price range**

“If you’re looking in a micromarket where listings are achieving multiple offers and homes are going above asking price, don’t set your sights on the houses at the top of your price range,” Suminski says. “If $300,000 is your upper limit, look at houses priced at $250,000 or $275,000. Otherwise, you’re going to beoust every time.”

That was the process Yap used when he was looking.

“I looked for homes $25,000 under my max budget. I went on Zillow, looked at homes that had sold recently and tried to calculate the average over-listing price and factor that into my offer.”

**The need to compromise**

Yap’s must-haves were three bedrooms, two baths and being closer to the city center of Anaheim.

“I was able to get three beds and two baths, but I did have to compromise on location. I also had to compromise on price, which was doable because I could still afford it. To compete with all the potential buyers, I knew we had to either offer an over-list price or remove some contingencies.”

Suminski advises adjusting your search outward geographically, even if it means a longer commute.

“Buyers might also have to compromise on property types and features.

In addition, they should consider doing some DIY projects instead of wanting everything to be move-in ready.

“They might have to be willing to look at townhouses instead of single-family homes or install carpet and paint on weekends,” Suminski says.

**Information overload**

In the two years before he started searching for a home, Yap did a lot of reading.

“It was a massive plan I had to come up with and stick to so I’d be able to afford to buy a home.”

Because of how hot the Orange County market is, agents scheduled showings as soon as a house was listed or showed “coming soon” status. Yap treated the home search as a second job, using lunch breaks and evenings to check emails, do online searches and text his real estate agent about what he wanted to see.

“I had to make a lot of sacrifices. People wanted to set plans with me for the weekend, but I would say, ‘Sorry, I have to go view homes that day.’”

Yap primarily credits his real estate agents, including Suminski, for keeping him informed.

“They made all this possible. I learned a lot from them.”

Some agents, like Suminski, hold an accredited buyer’s representative designation but usually work with sellers as well as buyers.

“An [agent with an] ABR has taken extensive buyer’s representation training,” Suminski says. “They’ll provide education to buyers so they’re learning as much as they can about the market, including the risks involved with different negotiations. “If buyers are going to shorten terms or remove protections, they need to be well-informed about the pitfalls.”

**Learn from experiences**

That access to information and guidance will help buyers make an offer on a home, especially in a competitive market.

“Today’s buyer has seen and written offers on many properties before they get their offer accepted,” Suminski says. “That’s common across the country. Each is a learning opportunity for buyers about the information they might need to be researching so they can move quickly.”

When you act on advice from recent buyers and agents, you can stay well-informed and get good results, even in a tough market. And that’s the best way to prevent homebuyer’s remorse.

Thanks to Lynn for such insightful guidance. This market absolutely requires the guidance of a Realtor to help navigate such unfamiliar areas. Realtors work for their clients every day of the year. 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 350 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors service Hamilton and Sequatchie counties in southeast Tennessee and Gatawa, Dade and Walker counties in northwest Georgia. For more information, visit www.gcarnet.org or call 423-698-8001.
Mid-summer baby boom at Tennessee Aquarium

As any parent knows, children tend to do whatever you least expect. In the case of an endangered four-eyed turtle hatchling at the Tennessee Aquarium, however, merely existing was a huge surprise.

On July 11, a volunteer was tending an erupting backup area of the River Journey building. This habitat was supposed to house only an endangered female four-eyed turtle, but the volunteer soon discovered that the adult turtle wasn’t alone.

Perched atop a layer of vegetation was a tiny hatching that, by all accounts, shouldn’t have been there.

“The adult female hadn’t been with a male in over a year, so we didn’t check to see if she’d laid this year,” says Bill Hughes, the aquarium’s herpetology coordinator. “To say the least, finding an egg, let alone a hatching, was unexpected.”

Hughes says females of some turtle species have been documented to store sperm until conditions favor fertilization. This adaptation might be behind the unexpected hatching, but at the moment, the tiny turtle’s origins remain a mystery.

The baby four-eyed joins another that hatched June 10 from an egg husbandry staff were aware of and had been monitoring. The first hatching emerged from an egg laid April 15. Both are eating and doing well.

Since 2007, the aquarium has successfully hatched 47 four-eyed turtles, which are so named for the distinctive eye-like markings on the back of their heads. Found only in mountainous regions of Thailand, these are declassified as endangered by the United Nations for Conservation of Nature since 2000 thanks to over-collection in the wild and habitat loss.

“These turtles fall under a Species Survival Plan I manage,” Hughes says. “Increasing their population is a long-term goal, so every hatchling is a step in that direction.”

Visitors to the Aquarium can see examples of four-eyed turtles in the hatching nursery of River Journey’s Turtles of the World gallery. Tiny turtles aren’t the only recent arrivals at the aquarium.

On June 24, the aquarium celebrated the arrival of a Gentoo Penguin chick in the Penguins’ Rock gallery. It began the herculean task of leaving its egg two days earlier June 22, when animal care specialists first saw its beak and heard its squeaking vocalizations.

This fuzzy newcomer is the offspring of Flower (mom) and Blue (dad), a newly minted pair of veteran parents.

During a routine veterinary checkup the day after it hatched, the chick weighed 132 grams—about 4.5 ounces. After a month of attentive care by its parents and close observation by aquarium staff, the formerly tiny, peeping ball of fluff now weighs 2.4 kilograms (5.3 pounds).

If a human child were to grow at the same rate, a newborn weighing 7 pounds at birth would tip the scales at 127 pounds four weeks later.

Size isn’t the only thing that’s bigger about the chick, though, says Loribeth Lee, the aquarium’s senior aviculturist. “For the first two weeks, it was pretty fuzzy, just looking around and studying everything,” Lee says. “Once two weeks hit, it developed a strong personality and loves to yell and slap at anything that moves too close!”

Visitors to the aquarium can observe the chick in its nest, which is encircled by clear acrylic panels, for the next six to seven weeks, when it will be old enough to join the rest of the colony. Its gender will remain unknown, pending the results of a routine blood test in November.

To keep tabs on the aquarium’s Gentoo and Macaroni penguins, digital cameras can watch a live video feed of the Penguins’ Rock gallery at tampaq.org/live/penguins-rock.

Elsewhere in the Ocean Journey building, a trio of juvenile long-spine porcupinefish are being raised in a cultivating facility near the aquarium’s Secret Reef exhibit.

Despite being only as large as a thumbnail, these two-month-old pufferfish are dead ringers for their round-bodied, spine-covered parents. Under the care of aquarists and a steady diet of brine shrimp, they’re gradually increasing in size like balloons inflating in slow motion.

Once large enough—likely this fall—they’ll be placed on display in the aquarium’s new larval fish exhibit in the Ocean Journey building.

The fish are the offspring of five adults housed in an off-campus care facility. Eggs collected from this facility were taken to the aquarium, which has been raising marine fish in-house since early 2017.

Eventually, the adults will be brought to Ocean Journey to join the aquatic community of the Secret Reef exhibit.

Whatever their age, there’s no denying the charisma long-spine porcupinefish exude, Senior Aquarist Kyle McPheters says. “These are definitely one of the cutest fish we work with, especially as babies,” he says. “But even the adults have an outgoing personality and an expressive face.”

Source: Tennessee Aquarium

Sales & Mortgages Report

July 2021

Hamilton County Tennessee
Register of Deeds Marc Gravitt

Documents Recorded:

Conveyance Tax: $1,698,344.58
Tax collected for the state on property sales.
Mortgage Tax: $452,786.63
Tax collected for the state on recorded mortgages.
Conveyance Total (Sale Price): $409,012,005.49
Total value of property sold (where tax was collected).
Mortgage Total (Loan Value): $572,466,829.55
Total value of mortgages (where tax was collected).

Deeds Recorded: 1,540
Count of all DEED group documents recorded.
Deeds of Trust Recorded: 1,578
Count of all DEED OF TRUST group documents recorded.
Documents Recorded: 6,860
Count of all documents recorded.

Top 10 Transactions

1. $39,750,000.00
   8038 HIXON PIKE, HIXSON
   Parish: 14E, 150
2. $5,225,000.00
   Parish: 14F, 170
3. $4,890,000.00
   Parish: 139G D 004-01
4. $4,550,000.00
   3008 BROAD ST, CHATTANOOGA
5. $3,312,000.00
   Parish: 101 T011-04

6. $3,301,500.00
   3611 WIMBERLY LN, CHATTANOOGA
7. $3,151,000.00
   Parish: 122 G08
8. $3,100,000.00
   3331 ST ELMO AVE, CHATTANOOGA
9. $2,948,780.00
   5242 HYW 153, HIXSON
10. $2,790,000.00
    Parish: 140G D 504

Disclaimer: All information contained in this report is strictly data supplied to the Register’s Office by the preparer of the document. Each transaction may involve more than one parcel. An address is shown if provided.

Documents Breakdown

- Deed of Trust
- Warranty Deed
- Bond
- Assignment
- Mortgage
- Trust

Breakdown of all recorded documents by type (Types recorded <100 times grouped as MISC.)
Edmunds’ guide to vehicle history reports

By Ronald Montoya | Edmunds

Obtaining a vehicle history report is an integral part of any used-car purchase. It’s one of the best ways to learn about a given vehicle’s past and help make your search for a used car much easier.

Most importantly, the report tells shoppers if a car has a branded title. Branding means an insurance company has declared the vehicle a total loss and given it a salvage title because of an accident, flood damage or other catastrophic event.

Typically, the information on a vehicle history report includes a summary and an overall evaluation of the vehicle, supported with details, dates and locations. The report makes it easy to see if the car has been registered in numerous states.

Other information can include maintenance records, the number of previous owners, accident information, odometer verification, and lemon law and recall checks.

Several companies sell vehicle history reports, promising to reveal the past of any given vehicle. In this article, we’ll take a look at the two largest vehicle history report providers, AutoCheck and Carfax, since they are the ones you’ll most often encounter.

Keep in mind that no report is perfect. It’s only as good as the incidents that have been reported to the database. If, for example, someone gets into a minor accident and decides to repair the car without involving an insurance company for fear of rates going up, the accident will not be reflected in the report. Similarly, if the body shop handling the repairs does not share its data with the vehicle history companies, it will not appear on a report either. That said, we still recommend running a vehicle history report before driving across town to see a car in person.

Carfax

Carfax is the best-known provider of vehicle history reports. It dates back to the late 1980s when it faxed reports to its customers. It also is the most expensive. A single Carfax report costs $39.99. Three will cost you $59.99, and six sell for $99.99.

The Carfax report is the benchmark for all other vehicle history reports. We’ve found it to be the most detailed and user-friendly among the vehicle history reports we tested. Vehicles with multiple owners are clearly labeled and organized in different sections.

Carfax also has more detailed maintenance records. This information can serve as a guide to what issues the vehicle might have had. It also is an indicator that a prior owner took good care of the vehicle.

We ran a report on a 2008 Lexus ES 350 that spent its life in Texas. Carfax had 25 service records, including one to replace the drive belts. That’s an expensive repair and good to know about as a buyer. AutoCheck only had four service records and did not have the information on the drive belts.

AutoCheck

AutoCheck, owned by Experian, is the newer of the two companies. We found its data less comprehensive and detailed than Carfax’s.

AutoCheck is notable for assigning a vehicle score to each report. This score predicts the likelihood a car will be on the road in five years. It compares vehicles of similar age and class based on a scale of 1-100. It is meant to be a quick reference when choosing between similar vehicles, but don’t place too much stock in this number because a high score isn’t a guarantee of a flawless vehicle.

We ran a report on a 2017 Toyota Tacoma that advertised a “clean title” in its classified listing. The Tacoma received a score of 95 out of 96. Sounds like a good truck, right?

But this Tacoma was involved in two accidents, the AutoCheck report stated. Carfax also caught these two accidents but also noted where the Tacoma was damaged and that it was declared a total loss and issued a salvage title.

AutoCheck charges $24.99 for a single report. But most people likely opt for the higher-tier plan at $49.99, which gives you access to five reports in 21 days.

How to get a free report

Most major used-car dealer websites and third-party shopping sites, such as Edmunds, will provide a free Carfax report or AutoCheck report. If you find yourself on the used-car lot and want to know the history of a particular vehicle, simply ask for a report.

All dealers have vehicle history report subscriptions and will run a free report for interested buyers. If the dealer refuses to run a vehicle history report or provides an outdated report, it could be a red flag.

Edmunds says

A clean vehicle history report isn’t a guarantee you’re getting a good used car. We still recommend a mechanical inspection. But running a report is a valuable first step that could also protect you from buying a car with a checkered past.

Ronald Montoya is a senior consumer advice editor at Edmunds. Twitter: @ronald_montoya8.
SALES TO TAKE PLACE ON 2021-08-12

4307 Louise Avenue, Chattanooga, 37412

2021-06-25; 2021-07-02; 2021-07-09

Myra E. Witham

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>
</tr>
</thead>
<tbody>
<tr>
<td>1234 Fifth Street, Chattanooga, TN 37402</td>
<td>July 30, 2021</td>
<td>Wilson &amp; Associates, PLLC</td>
<td></td>
</tr>
</tbody>
</table>
The sale of the above-described property shall be subject to the judgment shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; 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 may disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of sale to another day or time, and place certain without further publication, upon announcement at the offices of the Circuit Court Clerk of Hamilton County, Tennessee, notifying said non-resident that unless LARRY EDWARD JORDAN, JR. 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 cause will be set for hearing ex parte or without ELLENS L. FREEMAN. preamble. This 19th day of July 2021.

Larry L. Henry Circuit Court Clerk J. Wheeler Deputy Clerk Attorney for Plaintiff:

Larry L. Henry Circuit Court Clerk J. Wheeler Deputy Clerk Attorney for Plaintiff:

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Larry L. Henry Circuit Court Clerk J. Wheeler Deputy Clerk Attorney for Plaintiff:

Larry L. Henry Circuit Court Clerk J. Wheeler Deputy Clerk Attorney for Plaintiff:

J WOOD DENTISTS

JUDITH TONIETTA JORDAN

LARRY EDWARD JORDAN, JR.

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 LARRY EDWARD JORDAN, JR. 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 LARRY EDWARD JORDAN, JR. 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 cause will be set for hearing ex parte or without ELLENS L. FREEMAN. preamble. This 19th day of July 2021.

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Larry L. Henry Circuit Court Clerk J. Wheeler Deputy Clerk Attorney for Plaintiff:
Court Notices
Continued from page 15

WHITNEY ELAINE BIBBINS vs.
FITZGERALD IAN BIBBINS

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 FITZGERALD IAN BIBBINS.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, nothing said non-resident that unless FITZGERALD IAN BIBBINS answers and makes definite defense to suit 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 by FITZGERALD IAN BIBBINS and the case will be set for hearing on ex parte or without FITZGERALD IAN BIBBINS presence.

This 26th day of July, 2021.
Larry L. Henry
Circuit Court Clerk
C. Smith
Deputy Clerk
Attorney for Plaintiff:
RICHARD BRENT TETER
August 6, 2021
Cpr1888

PUBLIC NOTICE
STATE OF TENNESSEE, COUNTY OF HAMILTON

It is the duty of your Grand Jury to investi-
gate any public offense which they know or
have reason to believe has been committed
and which is triable or indictable in this County.

Ancestry having knowledge or proof of such
an offense has been committed may apply to
affidavit before the Grand Jury subject to the
provisions of T.C.A. 40-3-104. The present
Grand Jury Foreperson for the County are:
Mr. Jimmy Anderson
Room 212 Courts Building
Chattanooga, Tennessee 37402
Mr. Hugh Moore
Room 212 Courts Building
Chattanooga, Tennessee 37402

The newly empanelled Grand Jury will
next meet on Friday, September 10, 2021, at
3:00 P.M. You may be prosecuted for perjury for
any oral or written statement which you
make under oath to the Grand Jury when you
know the statement is false, and when the
statement touches on a matter material to
the point in question.
VINCE DEAN

PUBLIC NOTICE
REGULAR MEETING OF THE BOARD
OF DIRECTORS OF THE STADIUM
Expressway Touring Corporation
Pursuant to the provisions of the Tennessee Open Meeting Law, notice is hereby given that
on Wednesday, August 17, 2021 at 11:30 am the Stadium Corporation Board of Directors
will hold a meeting in the Chancellor’s Skybox 302 at Finley Stadium, 1826 Carter Street,
Chattanooga, TN 37408 for the purpose of conducting such general business as may
come before the meeting.

Aug. 6, 2021
Cpr1886

PUBLIC NOTICE
This vehicle will be sold at public auction on August 21, 2021, 9AM at Blue Box Auto, Tech 3000 Bonny Gate Dr., Chattanooga, TN 37440; 2012 Ford, Vin# 1FMPU17L54F467948. This vehicle will be sold at public auction on August 21, 2021, 9AM at Mr. C’s Auto, 4215 E 43rd St., Chattanooga, TN 37416; 2012 Honda, Vin# 1N6ED26T4YC305783.

Aug. 6, 2021
Cpr1886

PUBLIC NOTICE
The following vehicles a 2000 Nissan, Vin# 1NDE62523YCS07183 is located at 745 Danes Rd., Cleveland, TN 37312. It is in the possession of Justin Crump, who’s requesting title to said vehicle. All parties holding any legal interest in said vehicle in possession by certified mail, return receipt requested within 10 business days of this ad.

Aug. 6, 2021
Cpr1889

PUBLIC NOTICE
This vehicle a 2011 VW, Vin# WVDUB73C6BC342042 is located at 3235 Twenty Hall Rd, SE, Cleveland, TN 37312. It is in the possession of Sonya O’Daniel, who is requesting title to said vehicle. All parties holding any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 10 business days of this ad.

Aug. 6, 2021
Cpr1889

PUBLIC NOTICE
The vehicle following: 2006 Dodge, Vin# 1N6ED26T5YC305783; 2004 Ford, Vin# 1FMPU17L54G467948; 2007 Nissan, Vin# 1N6ED26T4YC305783; 2001 Ford, Vin# 1FMPU17L54F467948. This vehicle will be sold at a public auction at 5330 Greggol Road on August 21, 2021, 1:00pm.

Matthew Williams has a 2000 Honda HR-V, Vin# 5J6GK7H29H0001069 that the repairs are complete but not redeemed. If this unit’s repair bill is not paid and unit picked up, it will be sold at a public auction at 5330 Greggol Road on August 21, 2021, 1:00pm. Michael McNabb has a 2020 Honda NCW, Vin# 7294873 that the repairs are complete but not redeemed. If this unit’s repair bill is paid and unit picked up, it will be sold at a public auction at 5330 Greggol Road on August 21, 2021, at 1:00pm.

First Response Towing 980 Airport Rd-2007 Ford EN-WV-8794; 2007 Ford SVT-Raptor; 2003 Ford 1FMPU17L54F467948. This vehicle will be sold at a public auction at 5330 Greggol Road on August 21, 2021, 1:00pm.


The following listed vehicles are complete but not redeemed. If this unit’s repair bill is not paid and unit picked up, it will be sold at a public auction at 5330 Greggol Road on August 21, 2021, at 1:00pm. The repairs are complete but not redeemed. If this unit’s repair bill is paid and unit picked up, it will be sold at a public auction at 5330 Greggol Road on August 21, 2021, at 1:00pm.

From 5:00pm to 8:00pm on the 6th business days of this ad.

WASHINGTON, DR. - By certified mail, return receipt requested within 10 business days of this ad.

Aug. 6, 2021
Cpr1889

PUBLIC NOTICE
Justin Gilbert has a 1,2015 Honda NS150, VIN#MH2RH1F84NB003669 that the repairs are complete but not redeemed. If this unit’s repair bill is not paid and unit picked up, it will be sold at a public auction at 5330 Greggol Road on August 21, 2021, at 1:00pm.

Dr. Matthew Williams has a 2000 Honda HR-V, Vin# 5J6GK7H29H0001069 that the repairs are complete but not redeemed. If this unit’s repair bill is paid and unit picked up, it will be sold at a public auction at 5330 Greggol Road on August 21, 2021, at 1:00pm.

The vehicle following: 2007 Ford SVT-Raptor, 2003 Ford 1FMPU17L54F467948. This vehicle will be sold at a public auction at 5330 Greggol Road on August 21, 2021, 1:00pm.


The following listed vehicles are complete but not redeemed. If this unit’s repair bill is not paid and unit picked up, it will be sold at a public auction at 5330 Greggol Road on August 21, 2021, at 1:00pm. The repairs are complete but not redeemed. If this unit’s repair bill is paid and unit picked up, it will be sold at a public auction at 5330 Greggol Road on August 21, 2021, at 1:00pm.
MY SHELTER PETS ARE MY BIGGEST FANS

#Adopt Pure Love

They're a little bit of a lot of things, but they're all pure love.

THE SHELTERPETPROJECT.ORG
Spoiler: No one gets out alive

Authors offer better way to write your final chapter

Imagine leaving work one night this week. For good.
No more 9-to-5s, no more waiting for that important document or email. No more Mondays, managers or meetings because you’ll be dead and you won’t sweat those things anymore.

Imagine it, because everybody dies and so will you. “We All Know How This Ends.” by Anna Lyons & Louise Winter gives us a vehicle to talk about it.

We should, Lyons and Winter say, because we don’t talk about death nearly enough, and certainly not in the right way. We skirt around the subject, using euphemisms, trying to be polite when the truth is that nobody “lost their battle” or “just gave up” or “passed away.”

Nope. “Nature did her job,” and someone died. There’s no shame in it, the authors say, and to make sure, they “joined forces several years ago.” Lyons is an end-of-life doula, and Winter is “a progressive funeral director.” They’re “the team behind Life. Death. Whatever,” an organization to help people learn how to talk about death, grief, funerals, dying and life.

An end-of-life doula is similar to a birth doula, but Lyons works at goodbyes rather than hellos. She helps ensure that a person’s last days of life are spent “living right up to their very last breath...” and offers support to the dying person’s family and friends. She also helps people communicate better when someone is dying.

Winter, “a progressive funeral director,” says she does what a regular funeral director does but with “an unconventional approach” that helps families and friends to bid adieu to the deceased in a way that makes the most sense to everyone involved. She encourages readers to ask questions and to personalize funerals for their loved ones, as well as for mourners.

And as to why she became a funeral director, she says, “I wanted to do something with my life. I didn’t want something to do. This was it.”

In a way, “We All Know How This Ends.” is a bit of a mess. It’s loosely organized into two halves, loosely being emphasized, and you’ll be very, very glad there’s a table of contents. Add in a number of guest-written chapters that feel somewhat commonsensical and repetitious, and you might be tempted to just pick and choose what you read.

And yay. That’s what makes this book worth having.

Authors Anna Lyons & Louise Winter explain first what they do and how a reader can follow them in their respective jobs. From there, the advice fans out to the physical and the emotional from how to choose where to die, to deciding if you want to witness the cremation. The authors offer their counsel in a way that’s calm but to-the-point, non-technical but not disrespectful to a reader’s senses.

Be aware that this book is informative, rather than soft-pillow-and-a-hug comforting. It’s real and it’s straightforward, and if that’s what’ll make you feel better, or if you’re looking for a new job, “We All Know How This Ends,” is good.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
Old pro Drew Bennett knows the odds

McMath fighting a numbers game with Titans

Crowded receiver room

The Titans have made several upgrades at receiver, trading for Julio Jones, signing free agent Josh Reynolds and drafting rookies Dez Fitzpatrick (fourth round) and Racey McMath (sixth round).

And they return two-time 1,000-yard receiver A.J. Brown.

Here is a look at the wide receiver room at Titans camp. It’s unlikely that more than six will make the 53-man roster, with one or two more sticking on the practice squad.

<table>
<thead>
<tr>
<th>No.</th>
<th>Player Exp.</th>
<th>College</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>Cameron Batson 4</td>
<td>Texas Tech</td>
</tr>
<tr>
<td>11</td>
<td>A.J. Brown 3</td>
<td>Mississippi</td>
</tr>
<tr>
<td>82</td>
<td>Fred Brown 2</td>
<td>Miss. State</td>
</tr>
<tr>
<td>10</td>
<td>Dez Fitzpatrick R</td>
<td>Louisville</td>
</tr>
<tr>
<td>16</td>
<td>Cody Hollister 2</td>
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</tr>
<tr>
<td>88</td>
<td>Marcus Johnson 5</td>
<td>Texas</td>
</tr>
<tr>
<td>2</td>
<td>Julio Jones 11</td>
<td>Alabama</td>
</tr>
<tr>
<td>12</td>
<td>Mason Kinsey 1</td>
<td>Berry College</td>
</tr>
<tr>
<td>19</td>
<td>kaliya Lipscomb 1</td>
<td>Vanderbilt</td>
</tr>
<tr>
<td>81</td>
<td>Racey McMath R</td>
<td>LSU</td>
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<tr>
<td>18</td>
<td>Josh Reynolds 5</td>
<td>Texas A&amp;M</td>
</tr>
<tr>
<td>80</td>
<td>Chester Rogers 5</td>
<td>Grambling</td>
</tr>
<tr>
<td>15</td>
<td>Nick Westbrook 2</td>
<td>Indiana</td>
</tr>
</tbody>
</table>

Old habits apparently die hard. The Tennessee Titans are now equipped with maybe the best wide receiver tandem in the NFL after adding Julio Jones to A.J. Brown.

But early in training camp, while those guys are getting their share of deserved attention, an underdog receiver is also drawing rave reviews.

Racey McMath, a sixth-round pick out of LSU who spent most of his college career watching Justin Jefferson and Ja'Marr Chase play ahead of him, turned heads with a nice catch on the first day of camp and has been holding his own ever since.

Of course, while there is reason for excitement, Titans fans for years have allowed themselves to get excited over late-round picks or even undrafted who flash then disappear, showing why they were late rounders or undrafted in the first place.

Name like Biren Ealy, Jake Schiavo, Eddie Berlin or Tre McBride might ring a bell for longtime Titans fans.

McMath has size (6-2, 211) and a 4.34 time in the 40 on his pro day at LSU, but he knows he needs a lot of things to go his way to force his way onto the 53-man roster in a crowded Titans receiver room.

“Terry McMath says. “That’s No. 1, and really just find a role to compete with those veteran guys. That’s where I’m at right now.”

While McMath faces an uphill climb, there is a patron saint of Titans long-shot receivers – one man who probably unfairly raised the expectations of the others mentioned above by backing the odds to become a standout in Tennessee back in 2001.

Drew Bennett knows all about the challenge McMath is facing this camp. He earned his way onto the 53-man roster 20 years ago and went on to be a 1,000-yard receiver in 2004 during a seven-year NFL career.

Not bad for an undrafted college quarterback out of UCLA who had just one team willing to take a chance on him.

“It’s tough, especially as a sixth-rounder and lower, right?” Bennett explains. “The first through third-rounders, they get their one play in seven-on-seven in the first day of camp. The two-on-two, they put you in there, and if you drop a ball or run a wrong route, they yell at you and they fix you and you get to try to do it again.

“If you’re a sixth-rounder or later, an undrafted guy like myself, if you make a mistake, guess what. They’re not going to put you back in there, and that might have been your chance.

“It’s a very interesting dynamic in trying to get noticed.”

So far, McMath has been heeding the advice Bennett lived through.

“They’re not going to put you back in there, and that might have been your chance.

“It’s a very interesting dynamic in trying to get noticed.”

So far, McMath has been heeding the advice Bennett lived through. That ramps up even more as the Titans will begin practicing in pads this week after being in helmets and shorts the first four practices.

McMath is already turning heads and doing good things. Now, the challenge is to keep it up. Fellow receiver Brown even offered up this lofty nugget about McMath.

“Racey, to be honest, I don’t want to say this, but he kind of reminds me of Julio,” Brown says. “That’s the upside I think he has in him.”

That is quite the expectation for the...
Bennett took proactive approach in longshot bid

By Terry McCormick

Twenty years ago, when college quarterback Drew Bennett beat the odds to make the Titans roster as an undrafted receiver, the stars aligned perfectly.

And when the opportunity came, Bennett made the most of it.

Bennett, 42, now lives back in Northern California, has two daughters and works in financial services and business development.

But two decades ago, he played so well as an unheralded and unknown player that it forced the Titans to keep seven receivers on a 53-man roster.

Bennett says he figures out early on that maybe he could play receiver at the NFL level, then took advantage when opportunities came.

“They used to bring in all the rookies the first weekend,” he recalls. “I came, and it was just the rookies, and I had no idea what it would be like. In the NFL, it was kind of like, ‘Oh wait, I can do this.’

“I’m getting open in one-on-ones and I’m catching some balls in seven-on-seven. I was actually a confidence builder. I was like, ‘OK, here’s my chance.’

Bennett also befriended veteran backup quarterback Neil O’Donnell, who began giving him chances in practice.

“I used to go and ask him a lot of questions,” Bennett says. “Even though he was a hard-nosed guy, I could tell he was good dude.”

Bennett says, “I’d ask him questions, and he kind of brought me under his wing early on. We’d be in seven-on-seven. He called me ‘Slim.’

‘Yelled over to the sideline and said, ‘Slim, get in here.’

He’d call me into the two- and three-receiver sets – like a Kevin Dyson or Derrick Mason.

“But as camp went on, I had some catches and would be a little more involved, and I would cut line and go against a one or two, and they would no longer kick me out of line. They would take me seriously, I was like, ‘OK, here’s my chance.’

Bennett says he found out a few years later that maybe he could play receiver at the NFL level, then took advantage when the opportunity came.

“When he returned: ‘You’re on special teams role, so he goes over there and works in the Washington Redskins personnel department at the time, inquired about Bennett and said they would pick him up if the Titans released him.

So Reese kept Bennett on the 53-man roster.

Bennett went on to catch 273 passes for 4,033 yards and 25 touchdowns during his six years in Tennessee.

205th pick in this year’s draft, but at least McMath, who also figures to have a chance to play a lot on special teams, is getting himself noticed with his play and practice habits.

“Racey (McMath) is a hungry kid,” offensive coordinator Todd Downing says.

“It is awesome to watch him work. He loves coming to work and getting out here early, putting in the extra time to try to learn the techniques we ask him to do.

“Really excited about where he is at and the progression he has made. I think (receiver coach) Rob Moore is doing a great job with him, getting him acclimated to our system and excited to see what his future looks like.”

Even Mike Vrabel has been complimentary of the rookie early on.

“He is fun to coach, man,” the Titans head coach says. “He just keeps getting better. He has a unique skillset, he is big, he is fast, he is coachable.

“Again, he takes a rep over there in the open field tackling drill as a receiver, obviously we are projecting him for a major special teams role, so he goes over there and is taking reps in the open field tackle on defense. Takes the coaching, doesn’t miss a beat. He bounces around.

“He has been fun to coach, and like I said he has a unique skillset just the size standpoint and his speed.”

McMath says his focus is simply knowing what to do and then playing fast when the opportunity comes his way.

“First, is knowing my assignment so I can go out there and play fast. When you’re playing fast and you know what you’re doing, it makes it a lot easier for you,” McMath points out.

Bennett readily agrees with McMath’s approach, saying, “If you run the wrong route in the one time you get in, it really can damage your next week of camp.”

Bennett says confidence is key, and that building on that confidence every day in practice and preseason games can be very beneficial.

“Confidence is everything in all sports,” Bennett explains. “But all you need the first day is to have one little good thing happen where you beat the No. 2 corner on a post route for a touchdown in one-on-ones. Or you have a nice catch and run in seven-on-sevens. Confidence is very powerful.”

McMath says he is simply trying to focus and do things as best as possible as he attempts to earn himself a role with the Titans as a rookie. He’s taking nothing for granted, he adds, and is always focusing on ways to improve.

“It’s going OK. I can always do better. I’ve been picking out a lot of things that I’ve got to focus on. I go back and watch the film and even after practice, I’m thinking about the practice of how I should have done this instead of this,” McMath says.

Terry McCormick publishes TitansInsider.com and appears 2-4 p.m. weekdays on the George Plaster Show on WNSR-AM 560/95.9 FM.