Thriving during the ‘retail Armageddon’

As big names crumble, Tennessee’s Dollar General looks to double its nearly 18K locations

Story by Tom Wood begins on page 5
When Charles Atchley, Jr., arrived at the office of Lamar Alexander last year to discuss his bid to become a U.S. district judge, the now retired U.S. senator offered good news. “He said, ‘We’re going to recommend you to the White House.’” Atchley recalls. “I thought, ‘This is fantastic!’”

As Atchley was mentally celebrating, Alexander tempered his announcement with a caveat. “He said, ‘You’re on the verge of being too old, and the White House is going to ask you about it.’” Atchley said. “I’m not going anywhere.”

“Then make sure you remind the White House you have a young daughter,” Alexander advised.

Apart from the gray in his hair, the White House liked Atchley, and tapped him to succeed Judge Harry Mattice, Jr., who took senior status last year. “I didn’t think I was politically connected enough to get the job, but I had good interviews with the White House and the senators,” Atchley says.

Atchley brings 26 years of intense prosecutorial experience to the bench. During his tenure as an assistant district attorney in the Fourth Judicial Circuit of Tennessee, he handled cases ranging from child exploitation and fraud to public corruption.

As Atchley was mentally celebrating, Alexander advised. “We need lawyers. ‘I wanted to be a career military officer, so I agreed to go to law school.’”

Atchley earned his Juris Doctor from Cumberland School of Law at Samford University, which he says stimulated the part of his mind that enjoys logical thinking.

The aspiring attorney also liked being a Marine. Atchley says the discipline helped make it better. “I’ve always been drawn to public service. This sounds hokey, but I love this country. It has its problems, but it’s the greatest country on the planet, and I want to help make it better.”

Atchley’s love of country took him from the tobacco fields of Jefferson County, where he worked as a young man, to the U.S. Marine Corps, where a recruiter convinced him to attend law school and become a military lawyer.

Armed with a history degree from the University of Tennessee at Knoxville, Atchley saw the invitation as a door to a career. “I wanted to join the Navy, but this was after the fall of the Berlin Wall, and the military was downsizing, so the Navy wouldn’t take me,” Atchley remembers. “But the Marine Corps recruiter said, ‘That’s not how we enforce the law in the United States,’” Atchley says. “People sent me hate mail over that one, but it needed to be done.”

Atchley also tried many significant cases as an assistant U.S. attorney and a first assistant U.S. attorney, including the prosecution of a prolific spy from China in 2018. Impressed with his work on the matter, the FBI honored Atchley with its Outstanding Counterintelligence Investigation of the Year award.

Atchley smiles and says none of that matters when he’s presiding over a civil matter in U.S. district court. “The law is big and complex, and when you assume this role, you’re responsible for all of it, regardless of what you did before.”

“I didn’t practice much in the civil area, so that’s been challenging. I can have two good lawyers, each of whom will stake out a position that’s 180 degrees different from the other one, and I have to decide which one is correct, knowing the other side is going to think, ‘Who’s this idiot they sent down from Jefferson County?’ But that’s the nature of the law.”

Atchley says his skin is still tough from his days as a prosecutor, so he takes the presumed barbs of losing attorneys in stride. “I’ve always been drawn to public service. This sounds hokey, but I love this country. It has its problems, but it’s the greatest country on the planet, and I want to help make it better.”

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The aspiring attorney also liked being a Marine. Atchley says the discipline was good for him, and he enjoyed the camaraderie and “esprit de corps.”

Then a serious injury dashed his hopes for a career as a military officer. “I fell 20 feet off a night infiltration course and fractured my left arm. The commandant sent me a letter saying, ‘We consider you to be no longer physically qualified for this.’”

Undeterred, Atchley continued along the path on which the Marines had placed him. While in school, he clerked for the district attorney’s office in Birmingham, and was drawn to the criminal side of the law. Later, when a position opened in the DA’s office in the Fourth Judicial District,

**Atchley >> PAGE 3**
“I don’t care how smart you are as a young lawyer; when you get into those county courts, you’re going to get schooled.”

Judge Charles Atchley, Jr.

In 1994, he threw his hat into the ring. Atchley says the job provided the real-world legal education law school could not.

“I rode the circuit in four counties – Cocke, Jefferson, Sevier and Grainger. I kept my files in my car and went from courthouse to courthouse prosecuting cases. It wasn’t unusual for me to try a case in one county one day and then try a jury trial in another county the next day. It was a different time.”

As Atchley prosecuted everything from first degree murder down, he experienced varying degrees of success and failure. “I don’t care how smart you are as a young lawyer; when you get into those county courts, you’re going to get schooled,” he says with more than a hint of knowing.

Atchley joined the U.S. Attorney’s Office in 2001 as an AUSA. During the ensuing stretch of his career, he also served as deputy chief of the Criminal Division and supervisor of the National Security Unit. In 2017, he graduated to first assistant U.S. attorney.

The opportunity to become a judge came along at the zenith of his maturity as a legal practitioner, Atchley says. “I felt like I was mature enough and experienced enough to do it. As I told someone at the White House, I would not have been as good at this job at 45 as I am going to be at 55. And I certainly wouldn’t have been as good at 35 as I will be when I’m 55. What I thought was a five-alarm fire when I was 35 is now a room full of smoke. That comes with experience.”

As Atchley muscled his way through the process to become a judge, memories of his years as a prosecutor emerged from the soil under which time had buried them, his years as a prosecutor emerged from the process to become a judge, memories of experience.”

He remembers the 1998 trial with the clarity of a recent event. “The victim was a girl whose uncle began raping her when she was 8. This went on until she finally told someone about it when she was 12. “Her mother didn’t want us to prosecute her brother. She felt like it was a family matter that shouldn’t be handled in the courts. I disagreed. "I’ll never forget when she showed up in court. Her mother had dressed her in a short skirt and a low-cut top in an attempt to sexualize her. When I said something to the mother about this, she said, ‘I’m not going to let that little whore send my brother to prison.’ “It was a tough trial, but the daughter told the truth, and the jury was able to see what the mother was trying to do. By convicting him, they allowed the Department of Children’s Services to pull the girl out of that home. “I had cases that made a greater impact on society, but to that girl in Jefferson County, nothing was more important than getting out of that house. I sometimes wonder what happened to her after that.”

Atchley was sworn in Dec. 22, 2020, as a judge in the Eastern District of Tennessee and began commuting from his seat in Knoxville and the home he shares with his wife and daughter to Chattanooga, where he spends three days each week.

Since Atchley will be in town when the Chattanooga Bar Association celebrates Law Day Wednesday, Sept. 15, at the Read House, the organization asked him to deliver the keynote address. He readily agreed, saying he cherishes every opportunity to express his patriotism.

Although Atchley has not yet formalised his remarks, he hopes to speak about the importance of learning civics. “When I grew up, schools taught about our government and how it works, but that’s going away. There are YouTube videos of college students who don’t know when the Civil War took place or how our government operates, and that’s dangerous.”

“When people don’t understand history, they create their own version of it and their own view of government and how it works that has nothing to do with the truth.”

At 54, Atchley says that’s still a five-alarm fire.
President David F.S. Johnson, speaking for the public education committee and with full approval of the executive committee, has asked Mayor Robert Kirk Walker and members of the City Commission to consult city and county school superintendents before making plans and taking final action on an education of certain areas to Chattanooga.

Thirteen Chattanooga teenagers will be among the more than 2,500 persons who will be at the 28th National Junior Achievement Conference at the University of Indiana, Bloomington, next week.

Herald and same state agencies and eventually will provide $1 billion and create an estimated 130,000 jobs.

The $7.4 million allotted for Tennessee from President Nixon.

Employment Act signed last week by President Roosevelt.

The six-member board seeks to promote the construction of a canal linking the Tennessee River with the Tombigbee River in Alabama, proposing a shorter route to the Gulf of Mexico from the industrial middle west.

Miss Mary Karington, 22, daughter of Mr. and Mrs. Harry T. Kinningham of 1703 Hixon Pike, died unexpectedly Monday morning at Erlanger Hospital. She was a senior at UTC, a member of Chi Omega sorority and was a Lambda Chi Alpha Crescent Girl. She was manager of the Heart’s Desire Bridal Shop and was a member of First-Centenary United Methodist Church.

A group of residents from Tyner, Hickory Valley, Radmood and Murray Hills-Lake Hills, agreed Tuesday night to withdraw their circuit court suits instituted in 1968 and accept annexation to Chattanooga under a plan which would delay the full burden of city taxes until 1977 and leave their schools under county administration until the 1977-78 school year. The City Commission split 3-2 on the new plan.

The American National Bank has presented its auto-testing equipment used in its recent “clean air caravans” to the Chattanooga-Hamilton County Air Pollution Control Board. The presentation was made by S.L. Probasco, the board’s vice chairman, to Dr. Marian Barnes, Pollution control board chairman.

James T. Coleman of Chattanooga was named governor for 1971-72 by Tennessee Optimists at the annual convention, Aug. 13-14 in Memphis. Coleman is a member of the Brainerd Optimist Club where he has served as president and vice president.

Sam J. McAlaster Jr., of Chattanooga, has been appointed to the post of staff attorney in Nashville for the Tennessee Department of Employment Security by Commissioner Ernest Griggs. He succeeds William L. Moore who will retire Aug. 20. Mr. McAlaster is a member of the law firm of Cunningham, Crutchfield and McAlaster in Chattanooga.

Two Chattanooga business executives, Pat Brock, president of Brock Candy Company, and John Vorder Bruegge, executive vice president of Hamilton National Bank, have been appointed by Gov. Winfield Dunn to a 17-member economic development committee which will seek to stimulate economic and industrial growth in the state. The main object of the committee is to help raise the average income level of Tennessee residents.
Dollar General knows its market

By Tom Wood

Don’t blink! You might miss the grand opening of another Dollar General store. OK, that’s an exaggeration. But not by much.

In the 14 years since an investment group purchased the family owned business and took it public again two years later, the Goodlettsville-based chain has added nearly 10,000 stores to boast more retail locations than any other company in the United States – quickly closing on 18,000 stores in 46 states.

And Dollar General’s aggressive expansion plan shows no signs of slowing. The company plans to double the number of locations, which mostly dot the highways and byways of rural America.

Not even the 2020 COVID-19 pandemic, which negatively impacted much of the U.S. economy, could impede the company’s growth. Nearly 500 stores have been added since the end of fiscal 2020, with more on the way every day.

“Dollar General has lots of smart people that are making their forecasting decisions and are thinking about the market sizing and the rationale behind the expansion,” says Kelly Goldsmith, a professor of marketing at Vanderbilt University.

“I don’t think they would be making these types of decisions if they didn’t have good insight into demographic trends. So, you know, different segments of the population are growing and others are shrinking.”

DG officials are tight-lipped about the company’s growth, communicating through quarterly fiscal reports or press releases, but Goldsmith and University of Tennessee Haslam College of Business professors Don Bruce and Paul Dittman shared their insights into Dollar General’s past, present and future growth.

Bruce says “convenience really matters” in Dollar General’s selection of locations, and that has become even more obvious in the pandemic era of increased online shopping.

“People will not go out of their way to get something in-person if they can get it quickly online. That certainly took over in 2020,” says Bruce, the associate director of UT’s Boyd Center for Business & Economic Research. “And what I see happening with Dollar General – and I see it happening even in my neighborhood – is that they are very well aware of that.

“What we have to think about with Dollar General is they’re seeing what happened and they’re filling an obvious niche. They’re filling a gap in the marketplace,” Bruce adds.

“They find a stretch of highway with nothing else around and they make sure they’re on the commuting route for a lot of people who live around that area who are going to pass by their store every single day.

“I’ve seen them build two stores within 2 miles of each other – within two years – that just happened to be on different sides of a rural highway. People are that interested in convenience, but they’re not going to cross flow of traffic to get into the other one.

“They’d rather go down the road a couple more miles. They’re going to pass it anyway and just pull in on the right, easy on, easy off. Remember the old signs for the gas station? They were marketing the convenience factor.”

Dittman, the Haslam College of Business assistant department head for Supply Chain Management, says the “retail apocalypse” of store closings experienced during both the 2008 recession and the current pandemic doesn’t seem to have affected Dollar General.

“I’ve read a number of articles about the retail apocalypse, that retail’s going to die because of online. And COVID gave it a jump-start in the sense of advancing 10 years in one year toward that goal,” Dittman says.

“Certainly, it is true that a lot of retailers have died. There’s long list of retailers who have died. So the retail apocalypse, I think, is real, but apparently not for Dollar General. Their customers must love to shop physically in stores, is all I can think of.

“I’m not quite sure why. Maybe it’s the market areas they serve,” Dittman adds.

Dollar General’s locations are largely rural with customers that seem less likely to shop online.

“I guess Dollar General is serving a large group of people who want to buy that way – want to physically walk in a store and buy something,” Dittman says.

“Obviously, that’s huge and getting rapidly bigger. It may be a demographic thing. I’m not sure. It could be the younger people are more receptive to that than older people. You would certainly think the trend is to do more and more and more of that kind of shopping. It’s obviously huge and growing.

“That is Dollar General’s niche. They are serving something else and apparently they’re very successful with it,” he adds.

During a May 27 conference call to announce first quarter financial results for fiscal year 2021, Dollar General CEO Todd Vasos and COO Jeff Owen both expressed optimism about long-term growth.

“Our first quarter results exceeded our expectations, reflecting strong underlying performance across the business, which we believe was enhanced by the most recent round of government stimulus payment. Given our first quarter outperformance, we are raising our financial outlook for fiscal 2021,” said Vasos, who has led the company since 2015.

“Looking ahead, we are excited about our plans and believe we are well-positioned to continue delivering long-term sustainable growth and value for our shareholders.”

Owen doubled down on his projections of retail growth, reminding one of that Bachman-Turner Overdrive hit, “You Ain’t Seen Nothing Yet” with his assessment.

“We estimate there are now approximately 13,000 additional small-box store opportunities in the continental U.S. which are available for a Dollar General store,” Owen said in that May conference call. “This compares to our prior estimate of nearly 12,000 opportunities and is inclusive of our 2021 new unit pipeline.

“Although these opportunities are available to all small-box retailers, as a leader in small-box retail, combined with our proven track record of new-unit development and format innovation, we believe we are well-positioned to capture a disproportionate share.”
Let’s not go crazy

Three things to do before you buy cryptocurrency

By Sara Rathner

Investing in cryptocurrency can be as easy as a few taps on your phone, and with crypto all over the news and coming up in conversations with friends, it’s tempting to dive right in. However, depending on your financial situation and appetite for investing risk, crypto might not be an appropriate investment for you right now – or ever.

“I am the biggest crypto hippie you’ll talk to in a very long time,” says Tyrone Ross, CEO of Onramp Invest, a cryptoasset platform for registered investment advisers. And yet, he cautions against it. “I don’t think the general public should be investing in crypto.”

Picture your finances as an ice cream sundae, with crypto as the cherry on top. It makes up a small proportion of the overall sundae, and not everyone wants one. And before you fish that cherry out of the jar, you need to assemble the rest of your dessert.

In non-ice-cream terms, that means creating a strong financial foundation and learning everything you can about crypto before you put any real money in.

1. Put safeguards in place

First and foremost, you need to prepare for those times when things don’t go as planned. Over the past year, workers who lost income because of the pandemic had to tap into savings, take on debt or enter into hardship programs to afford their bills. This time has been a stark reminder of the importance of having an emergency fund.

“When you’re young, you can feel like Superman or Superwoman, but when the bubble happens, you could easily be out of a job for nine to 12 months,” says Theresa Morrison, a financial planner in Tucson, Arizona. “Don’t underestimate systemic shocks to the market.”

Morrison recommends saving up six months of living expenses if you’re single, or around three months if you share expenses with a working spouse or partner. But stashing away even a few hundred dollars can be helpful when you’re faced with an unexpected expense. And if you have any high-interest debt, like credit card debt, paying this down can further strengthen your financial position.

Review your insurance coverage, too, because these policies can provide much-needed money during difficult times. Life insurance can be especially important if you have dependents.

2. Save, invest for future

Once you have money set aside for emergencies, begin thinking about your short-, medium- and long-term financial goals. Retirement is, of course, a big thing to save for, so contribute to retirement accounts (especially if you have access to a plan with an employer match). But set specific savings goals for other major life steps.

“Most people want to travel every year, buy a house in 10 years, get married in 10 years. These things cost money,” Morrison says. “Put down how much it’ll cost in today’s terms and figure out how much to save out of your paycheck every month. From my experience, that alone can be $1,000 a month.”

3. Get educated

You’ve got the money and you’re ready to jump on the crypto bandwagon, only you have no idea how someone even buys crypto. Or how it will fit into your overall financial plan. Or if it’s too risky for you.

Timeout. Don’t do anything with your money that you don’t understand. Dedicate some time to learning everything you can about crypto. Understanding the mechanics is important, but so is learning what kind of investor you are, because that also affects the kinds of investments that would be a good fit for you.

There’s a process you have to go through to determine if this new asset class is right for you. What’s your plan? How old are you? What are your goals? How tech-savvy are you? Do you understand what it means to hold these assets and have them not be insured? If something happens to you, who in your

MILLENNIAL MONEY >> PAGE 20
Rookie Radunz making the most of return to football

Welcome to the NFL and back to football, rookie.

The switch from college football to the pros is an adjustment for any player. But when that player comes from the FCS level and only got to play one game his senior year due to COVID wiping out North Dakota State’s season, well, you get the idea that the adjustment could be a bit tough.

Dillon Radunz was the Titans second-round pick in the draft this spring, and despite not playing at the top level of college competition, many had him penciled in as the starting right tackle for 2021. After all, there was an opening, given that 2020 first-round pick Isaiah Wilson had parted his way out of the NFL after an abysmal rookie season.

But as Radunz came to camp, Coach Mike Vrabel was quick to point out that the rookie had lots of areas to work through and improve upon.

One move in camp was to also begin working Radunz at guard. Then, a couple of days before the Titans traveled to Atlanta for the preseason opener last week, Vrabel offered an endorsement, stating Radunz had caught his eye with steady improvement and was one of the players he was eager to see perform against the Falcons.

Radunz has been taking everything in stride and working to improve, no matter where he has been asked to line up.

“IT’S BEEN interesting, just learning all positions – left guard, right guard, left tackle, right tackle – and being able to get the coordination right on that right side and just learning how to play at the speed of the NFL,” he says. “There is a learning curve there, but I think I’m getting along quickly. I’m looking forward to continuing along that process.”

“That process” had Radunz starting at right guard in the preseason opener in Atlanta, then sliding over to right tackle, as the Titans did not start any of their incumbent starters on the offensive line against the Falcons. In all, Radunz got 50 snaps of action in his first game.

“It was fun. I’ve only played in like two games in the past two years,” he points out. “So every time I get to get on the field quickly, and Rodger will lean over and give me tips and tricks here and there,” Radunz says. “I

Offensive lineman Dillon Radunz, a second-round draft pick from North Dakota State who missed the 2020 season due to the pandemic, has impressed Titans coaches.

Radunz knows jumping from North Dakota State to the NFL isn’t easy. To make that chore a little less formidable, he trained for the draft and in the offseason with former 49ers tackle Joe Staley, who retired after the 2019 season.

“Working with Joe, he’s got the same style offense that we do. The emphasis is being on the foot quickness and the hand speed. Being such a great player and him being a 13-year vet, who’s probably a future Hall of Famer, being able to learn from him is huge,” Radunz adds.

The rookie also made it a point to position himself in meeting rooms in the vicinity of veterans like left tackle Taylor Lewan and left guard Rodger Saffold.

“I sit right in front of Taylor and Rodger in meetings. Every single play, Rodger will lean over and give me tips and tricks here and there,” Radunz says. “I

By Terry McCormick

Thus far, the Titans 2021 draft picks have had mixed success in their first training camp and preseason.

Here is a quick rundown of what the rookies have done or not done in preseason thus far.

1. Caleb Farley: The cornerback began camp on the non-football injury list. He has since been activated, but did not play in the preseason opener. Coach Mike Vrabel says he is not yet ready physically or in his knowledge of the playbook.

2. Dillon Radunz: After a slow start and having to learn guard and tackle, Radunz looks ticketed to be a swing guy in his first year with an eye on starting down the road.

3a. Monty Rice: Should settle in on special teams and as depth at inside linebacker. Coaches like his active style.

3b. Elijah Molden: The cornerback was held out of the preseason opener after he was working in the slot some early in camp. Could be due to an injury, but he figures to get more reps as camp goes on.

4a. Dez Fitzpatrick: Receiver was an early candidate to be the fourth wideout. But his slow start in camp might mean a fight just to make the 53-man roster now.

4b. Rashad Weaver: Another slow starter, the linebacker has made big strides and played well in his first preseason game. Now he has to show he can do it against better competition than third-teamers.

6a. Racye McMath: Leveled off after a fast start. If he can make the roster in a crowded receiver room, it will be in part because of special teams.

4b. Brady Breeze: Safety had shown up on the practice field several times, but now an injury has put him on hold.
Monitor your results

Identify goals as “must have” or “nice to have”

For many people, setting goals can be somewhat involved. But by following a well-designed process, you can build an idea to change directions altogether. If you’re trying to reach your goals, you can alter your path, but it’s usually not a good idea to do so. If you deviate too far from your desired goal, you may need to make adjustments.

To arrive at these price tags, you may want to work with a financial professional who has the tools and technology to create hypothetical illustrations and scenarios.

Follow an appropriate strategy

The nature of your goals and their estimated cost will drive your investment strategy. So, for example, using the must-have goal mentioned above – the budget – you could set aside a certain percentage of your income to save for it. However, if you’re trying to invest in your budget, perhaps you don’t need the same urgency – consequently, with part of your portfolio, you might be able to take more risk in hopes of greater returns. And if you fall short, you can always go with Plan B – i.e. the smaller goal or the rental experience.

But if your “nice to have” is closer to a “must have” in this area as well, you might want to focus less on achieving greater savings but instead look at ways of adjusting your budget to save more.

Monitor your results

As you pursue your goals, whether must have or nice to have, you’ll want to track your results regularly. If you think you’re not making enough progress toward your desired goal, you may need to make adjustments.

Don’t overreact to short-term swings in the financial markets. Instead, take a broad look at the bigger picture and try to keep your eye on the long-term goals.

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Ranking your goals: A smart move

Like most people, you might have several financial goals. But can you reach them all? It would be simple if you had great wealth. But you’ll likely need to rank your goals in terms of their importance to your life and then follow appropriate strategies to achieve them. By doing so, you may end up getting pretty close to covering each of your objectives, in one way or another.

When prioritizing your goals, consider following this process:

Identify goals as “must have” or “nice to have”

Making sure you don’t outline your resources as a must-have goal, so you need to be as certain as possible of achieving it. On the other hand, a nice-to-have goal might be something like buying a vacation home. If you don’t attain the money needed for this goal, you do have room to compromise, perhaps by scaling down to a smaller home in a different area or just renting a place for a few weeks a year.

Having this flexibility can provide a psychological benefit, too.

Since this goal doesn’t have an either-or outcome, you won’t have to feel that you failed if you don’t get the big vacation home – instead, you can still enjoy the results of your investment efforts, even at a more modest scale.

Put “price tags” on your goals

You need to know what your goals will cost. Even if you can only make an estimate, it’s essential to have some figure in mind. As time goes by, you can always revise your projected costs.

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McNabb Center awarded grant to help homeless

The Tennessee Housing Development Agency this month awarded $414,000 to the McNabb Center to provide homeless outreach services to individuals in the greater Chattanooga area.

The funding comes from the THDA via an Emergency Solutions Grant and was arranged in collaboration with the Chattanooga Regional Homeless Coalition.

This funding will allow McNabb Center to offer homeless outreach services for two years in Hamilton, Bradley, McMinn and Meigs counties.

McNabb Center has a five-person team, including three case managers, a registered nurse and a master’s level team leader, conducting homeless outreach and providing rapid re-housing and homeless prevention services.

McNabb Center is a nonprofit provider of mental health, substance use and victim services. More at www.mcannabcenter.org.

Source: The McNabb Center
had a huge tax advantage for so long. Those are far, far more guilty culprits with this whole trend in local retail than Dollar General ever will be.”

The growth of online shopping is a factor, the experts agree, but note that some people prefer the in-person experience and lower prices of Dollar General and the other low-end retailers. Similarly, in May, rival Dollar Tree reported its “strongest quarterly same-store sales” since 2017.

“One thing that’s also interesting to consider is during the pandemic so many people became online shoppers,” Vanderbilt’s Goldsmith explains. “Whether or not they were before certainly a massive number of people that were previously shopping offline then changed to become online shoppers for some, if not all, of their purchases.

“Maybe people are just kind of looking for something new to do and that opens up a door for Dollar General who offers people a positive retail experience at an affordable price point.”

Adds UT’s Dittman: “It brings to mind a comment by one of these famous management gurus, Michael Hammer, who said, ‘In 20 years’ – and this is probably 20 years later now – he says, ‘Retailing will exist only as a social experience.’

“In other words, the only reason to get out of your home and go to the store is for the social experience of being around other people. And that’s pretty close to being true now.

“Given Michael Hammer’s comment, I think there was a lot of truth to that. Well, in fact, it has come true. When you think that you can buy literally anything online now and … have it very conveniently delivered to your door … in a couple of days, that’s really kind of obsolete in retail but apparently not for Dollar General, I’ll tell you that.”

Beyond the traditional stores, the Dollar General umbrella covers DG Fresh Market (a grocery with fresh meats and vegetables), the DGX urban convenience stores, the pOpshelf ($5-below) brand, and the recent debut of a store-within-a-store, pairing DG Market and pOpshelf in one building.

The first of those hybrids held its grand opening July 31 in Hermitage at 4491 Lebanon Pike, along with another in White House. There are also two standalone pOpshelf stores, including one in Hendersonville. In addition, there are more than two dozen Dollar General distribution centers, both dry goods and the DG Fresh stores, across the country to keep store shelves stocked. The most recent one opened in late July in Walton, Kentucky.

“The other thing I think is critically important is this express downtown urban version that has the groceries. And even some of the rural locations. We still have food deserts in certain parts of the country and certainly in Tennessee where it’s hard for people to get access to good food and fresh food,” UT’s Bruce says.

“You’re seeing it with Walgreens. I think they’ve partnered up with Kroger; you walk into Walgreens now (and) you see produce and some meats. You’ll see it with these urban concepts, these smaller format concepts. They are able to take advantage of their supply network, their distribution network and get limited amounts of product closer to people who need them.

“It’s tempting to look at that and say they’re competing out the local business but in many of those cases, there weren’t local options. Dollar General is kind of filling that space.”

The future and beyond

Thursday’s second quarter conference call with DG officials should shed light not only on the 2022 forecast but also could speak to the next decade of expansion.

“Supply chain shortages have affected most retailers,” Vanderbilt’s Goldsmith notes. “I hope for Dollar General’s sake...
that they have been relatively immune to the supply chain issues. But they do seem to be very far-reaching in terms of the industries and retailers they’ve affected.”

Adds UT supply chain expert Dittman: “The supply chain is evolving rapidly. As I said before, probably 10 years of change in one year, given COVID. There’s a lot of fundamental trends that are changing,”

After discussing global economies, conversations with the three experts shifts to the far-flung future, space exploration and how it might affect companies like Dollar General. Once the realm of science fiction, the commercial Space Age is now reality.

A February article in Harvard Business Review by Matt Weinzierl and Mehak Sarang explored the subject private space travel in detail, writing, “For the first time in human history, humans accessed space via a vehicle built and owned not by any government, but by a private corporation with its sights set on affordable space settlement. It was the first significant step towards building an economy both in space and for space. The implications – for business, policy, and society at large – are hard to overstate.”

Then I told the expert trio about a funny meme making the rounds on Facebook. It was a photo of a Martian landscape – with a Dollar General store in the foreground. All three laughed and agreed anything is possible.

“It’s getting closer to reality, for sure. I think there are pretty substantial barriers there but, you know, I’ll stick to the current-era economics for now,” Bruce says.

Dittman says it might be a good time to “buy real estate futures on Mars. You just never know.” But Goldsmith isn’t ready to take that investment plunge.

“I think that’s probably still a ways off,” she says, “but it’s fun to think about that maybe Dollar General to be one of the first.”

Who knows what the future holds? It’s difficult to peer into the future and get it right. The Jetsons had flying cars; I’m still waiting for mine. In the 1968 movie 2001: A Space Odyssey, there was a Hilton Hotel on the moon. Another miss.

Still, look how far Dollar General has come in its first 82 years of existence. Another 82 years, in 2103, will private companies be setting up shop on the moon, Mars and beyond?

“What we’ve always seen are the mega-entrepreneurs, the titans of industry … the big names through history have always done things like this and have taken risks and try to visibly show the power of innovation and technology when we least expect it,” Bruce explains.

“I think we’re getting a different wave of that technology now with people’s space flights. It will be curious to see what we actually do with that information, whether we cross that boundary sooner than later.”
Sales, new listings continue to increase

Summer is starting to wind down, and schools are beginning in their different capacities, but don’t think the housing market is slowing down. On the contrary, while the national economy is still recovering from COVID-19, the housing market remains as fast as ever.

Realtors like me knew July was a scorching month in real estate, and the housing market data certainly backs that up. Nationally, the National Association of Realtors reports that the inventory of homes for sale nationwide rose slightly in June as more sellers list their homes, hoping to take advantage of record-high sales prices across the country.

However, even with renewed seller interest, inventory overall remains 18.8% lower than a year ago, according NAR reports.

Those in the mortgage industry have certainly been keeping busy as well, with the White House announcing additional measures to help struggling homeowners avoid foreclosure as they exit forbearance, including loan modifications and payment reductions.

Borrowers with federally backed mortgages can now lock in lower interest rates and extend the length of their mortgages. In addition, for borrowers who can’t resume their monthly mortgage, HUD will offer lenders the ability to provide all eligible borrowers with a 25% reduction in principal and interest.

Locally, new listings in the Chattanooga region increased 30.2% compared to July 2020 to 1,594. Pending Sales, new listings continue to increase

Landis buying big here for new sales model

By David Laprad

After Cyril Berdugo’s grandparents emigrated from Morocco to France, his father grew up in low-income housing and relied on government subsidies to maintain a roof over his head.

Through his family’s story, Berdugo says he developed a desire to help people achieve the American dream of homeownership.

Today, Berdugo is a co-founder of Landis, a company he says exists to help renters become homeowners. To further that goal, it plans to purchase 400 to 500 houses in the greater Chattanooga area within the next four to five months.

“We buy nice houses for people to rent, and then they buy them from us at a later date,” he says via Zoom from his office in New York City.

Although Berdugo has condensed the service Landis provides to an elevator pitch, he insists it really is that simple.

“We transition renters to homeowners,” he reiterates. “We do it because we believe homeownership is important for financial stability in America.”

Although Berdugo is sitting at his desk, he appears to be speaking from within a picture-perfect suburban scene, courtesy of a Zoom-generated backdrop. Behind him, a row of immaculate houses and well-manicured lawns looks almost too good to be true.

But for one Landis client, this place is actually home. “We bought the house in the middle for one of our clients in Charlotte, North Carolina,” he says, leaning to his left so the residence is fully visible.

A client of Landis begins as someone who’s unable to buy a house as nice as the one behind Berdugo – or any other house, for that matter – due to credit issues, lack of money for a down payment or a debt-
Akins: Time to buy is now in new model for real estate

By David Laprad

Dale Akins, president of Knox County–based building consultant The Market Edge, is known for dropping gold nuggets during his presentations to the members of the Home Builders Association of Greater Chattanooga. It’s one of the reasons the meetings he headlines draw a large gathering.

Akins’ brief housing market update during the general membership luncheon for the association of Greater Chattanooga Aug. 17 was no different. Although he delivered his remarks on the fly instead of using his customary PowerPoint presentation, he still offered a tidbit of information that silenced the room: Buy land if you can.

“The winners in this market will be the builders who acquire land now. I’ve been snapping up properties left and right. And that’s weird for me because I’ve always trained myself to wait: ‘Hold on to your cash, wait for a down market and then acquire property while it’s cheap. Then, when the market heats up, get out, let it cool off and hop back in when there are deals.’

“But the opposite is true right now. People who have property to sell believe it’s a good time to sell because the market is incredible.”

Opportunities for builders in the Chattanooga market will arise from a mass migration of people from cities with a high cost of living to towns with a lower cost of living, Akins says. “It’s happening to the tech industry right now. People are leaving California and moving to places like Austin, Texas and Nashville. Their jobs didn’t leave California, but they did, so it creates an invisible demand for housing,” Akins explains.

Akins says the pandemic sparked this decentralization of industries and will create opportunities for builders who can purchase land now.

“Cities with a high cost of living will have to compete for workers, while cities with a low cost of living and great internet access will be the winners. That’s Chattanooga.

“For this reason, the housing market in Chattanooga will continue to do what it’s doing now regardless of interest rates.”


Financial inclusion and financial literacy are at the core of everything that’s important in America.”

Cyril Berdugo

To bankroll their ambitions, Berdugo and Petit with a Landis client.

“Property values in Chattanooga have gone up 10-15% in the last year, so when someone buys a house for $200,000, a year later, it’s worth $230,000. But at 3% higher, our clients buy their house back at $206,000, saving $24,000,” Berdugo says.

The coaching Landis provides is designed to make sure clients are able to purchase their house at the end of their rental period, Berdugo adds.

“Financial inclusion and financial literacy are at the core of everything that’s important in America. A lot of people don’t know how to improve their credit score, or don’t know the difference between the different kinds of mortgages. That’s where we step in.”

Berdugo and Petit with a Landis client.

Financial inclusion and financial literacy are at the core of everything that’s important in America.”

Cyril Berdugo

reach to obtain a mortgage.

“The app also suggests actions users can take to move toward homeownership. “We create content that’s tailored to each client’s needs. If someone needs to improve their credit, then we’ll focus on that; if someone needs to solve their debt-to-income ratio, then we’ll give them materials that will help them reach mortgage eligibility,” Berdugo says.

To bankroll their ambitions, Berdugo and Landis co-founder Tom Petit recently closed $165 million in debt and Series A equity financing, bringing Landis’ total debt and equity raised to $182 million since the company’s launch in 2018. Led by Sequoia Capital, the Series A round included participation from actor Will Smith’s Dreamers VC.

Berdugo and Petit also are introducing their brainchild to more cities, with the latest count standing at 47 municipalities in 11 states, including Alabama, Georgia, Indiana, Kentucky, Maryland, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee and West Virginia.

To help propel this expansion, Landis has become a member of the National Association of Realtors’ REACH program, a homeownership growth accelerator.

“The Tennessee cities in which Landis is active includes Chattanooga. Although Berdugo declines to reveal the number of Scenic City clients Landis has served, he
Organizing your home for back to school

It’s back-to-school time in Tennessee and the surrounding area! Heading back to the classrooms can be stressful, from shopping for school supplies and packing lunches for picky eaters to setting a morning routine to get them out the door on time.

Here are some tips to help streamline your home and make this time of year less chaotic.

**Shelving, storage and organizers**

Choose a room to dedicate for homework and downtime after school and install shelving to organize their books, toys and supplies all in one place. Utilize doors by adding over-the-door organizers to keep school supplies tidied.

Streamline bathroom morning routines by adding cabinet organizers so the children can easily find tools and products and you can see when they’re getting low on necessities.

Use a cubby to store backpacks and shoes and keep them out of the hallways. If you don’t have a storage area readily accessible, hang them on their desk chairs daily so mornings don’t turn into a search and rescue for missing backpacks.

Use a closet organizer and have your children lay out their clothes for the week ahead of time. This is the south, so check the forecast first!

**Post schedules**

Using a digital calendar or organizing app can be handy for keeping up with addresses and details for upcoming events, but consider going “old school” with a paper calendar. It’s back-to-school time in Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. For more information, visit www.gcar.net or call 423-698-8001.

If you pack school lunches, divide and organize your contents in advance to get them out the door on time. Plan meals in advance to help streamline your family’s morning routine to get them out the door on time.

**Plan meals in advance**

Stay one step ahead of weekday stress by planning lunches and dinners for the coming week.

If you pack school lunches, divide and stash individual portions in a specified lunch area in the refrigerator to have everything ready to grab-and-go and make more mornings less frantic.

Post weekly dinner plans including meals out and date nights on a board so teens can plan accordingly. Let the children make suggestions.

**Organize yourself**

Create an area for yourself with a dry erase board, hanging files, car keys and an inbox for only you for anything that needs a parent’s signature, review and so on. Get the family in the habit of separating their homework from what you need to see by using this inbox.

**Need help with added storage, organization or remodeling to better utilize your home for back-to-school? Consider contacting one of the home professionals at our member directory at www.HBAGC.net.”

Greater Chattanooga Realtors is The Voice of Real Estate in Greater Chattanooga. A regional organization with more than 2,400 members, Greater Chattanooga Realtors is one of 300 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors serves Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. For more information, visit www.gcar.net or call 423-698-8001.
Notice of Substitute Trustee's Sale

The real estate located in Hamilton County, Tennessee, and described in the said Deed of Trust will be sold to the highest bidder. The terms of the said Deed of Trust may be modified by other instruments appearing in the public record. Additional identifying information regarding the collateral is of no value and is being sold with the express reservation that no claims or demands whatsoever of any kind, whether of record or not, which are claimed to be affected by the sale, will be noticed or allowed as to the collateral property is below and 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 prior liens or encumbrances including those created by a fixture filing or any applicable homeowners’ associations or subdivison ordinances or regulations in effect therein, subject to any restrictions, reservations, easements, covenants, and conditions of record as more particularly described herein or matters shown on recorded plats; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances including those created by a fixture filing or any applicable homeowners’ associations or subdivision ordinances or regulations in effect therein, subject to any restrictions, reservations, easements, covenants, and conditions of record as more particularly described herein or any matter that an accurate survey of the premises might disclose. In the event of any discrepancy between this address and the legal description of the property, the legal description shall control. Any right of equity of redemption, statutory or otherwise, homestead, MAROON AND DUCHESS HUMES.

The sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory right of redemption of any governmental agency, state or federal; any prior liens or encumbrances including those created by a fixture filing or any applicable homeowners’ associations or subdivision ordinances or regulations in effect therein, subject to any restrictions, reservations, easements, covenants, and conditions of record as more particularly described herein or any matter that an accurate survey of the premises might disclose. In the event of any discrepancy between this address and the legal description of the property, the legal description shall control. Any right of equity of redemption, statutory or otherwise, homestead, dower, and other matters, whether of record or not, which may encumber the purchaser’s title and any matter that an accurate survey of the premises might disclose.

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nouncement at the time and place for the sale set forth above. If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified/bank check made payable to or endorsed to LOGS Legal Group LLP. No personal checks will be accepted. In this event, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustees. This sale may be rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid towards the purchase price and shall have no other recourse. Once the purchaser tends the purchase price, the Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy. The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title.

LOGS Legal Group LLP Substitute Trustee 10130 Perimeter Parkway, Suite 400 Charles, GA 30216 Phone (704) 333-8107 Fax (704) 333-8156 This is a legal document. It is dated Aug. 27, 2023.

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 2, 2009, and the Deed of Trust of even date securing the same, recorded December 10, 2009, in Book G, Page 9073, at Page 707, in the Register of Deeds for Hamilton County, Tennessee, executed by Selene Finance, LP, conveying certain property therein described to Robert Wilson as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, its successors and assigns and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by MidFirst Bank.

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Some signs to look for:

- To learn more of the signs of autism, visit autismspeaks.org

- The right is reserved to adjourn the sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option and place stated above and defend this suit, requiring the defendant to appear at the time and place stated above and defend this suit, and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by ELLIS L. FREEMAN and the case will be set for hearing ex parte or without ELLIS L. FREEMAN presence. This 19th day of July 2021.

Forclosures

A newspaper by this County as required by law.

IT IS ORDERED that publication be made of a judgment by default may be entered and was levied upon certain property or money. This order, the same will be taken as admitted by ANTOINE DEANDRE JEFFRIES and the case will be set for hearing ex parte or without ANTOINE DEANDRE JEFFRIES presence.

At 9:00 a.m. on the fourth weekly publication of this order, the same will be taken as admitted by FITZGERALD IAN BIBBINS answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, notifying said nonresident of the State of Tennessee, so that the ordinary process of law cannot be served upon ANTOINE DEANDRE JEFFRIES.

If it is appearing from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a nonresident of the State of Tennessee, then the same will be taken as admitted by ANTOINE DEANDRE JEFFRIES.

VINESE LASHAI BUTLER VS. ANTOINE DEANDRE JEFFRIES

IT is appearing from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a nonresident of the State of Tennessee, so that the ordinary process of law cannot be served upon ANTOINE DEANDRE JEFFRIES. 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 nonresident of the State of Tennessee, notifying said nonresident of the State of Tennessee, so that the ordinary process of law cannot be served upon ANTOINE DEANDRE JEFFRIES.

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 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 No. 105651

DATED August 17, 2021

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

Aug. 20, Sept. 7, 2021 For21922

ATTORNEY FOR PLAINTIFF:

BILLY WAYNE PEMERTON
730 BROAD ST., SUITE 306
CHATTANOOGA, TN 37402

ATTORNEY FOR DEFENDANT:

YAVETTE ELAINE BIBBINS
2246 HIGHLAND DR, CHATTANOOGA, TN 37409

- Address: 111 Hamilton County City Courts Building 600 Market Street

- Docket No. 21S1310 DIVISION II

- 726 EAST AVE., CHATTANOOGA, TN 37411

- 504 E 11TH ST, CHATTANOOGA, TN 37402

- 107 YELLOWSTONE WAY, CHATTANOOGA, TN 37415

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AUGUST 20 - 26, 2021

BRIAN L O'SHAUGHNESSY
Attorney for Plaintiff:
MAYFIELD AND LESTER

One or more civil warrants have issued but
have not been returned unserved, and an attachment
is issued. If no service of process is made upon
the defendant or the defendant is a non-resident
of the State of Tennessee, so that the ordinary
process of law cannot be
served upon the defendant,

AUGUST 20, 2021

MAYFIELD AND LESTER

The following vehicle a 2015 Toyota, Vin# JTHYD4FRXGE258239 is located at 1002
Reedway Dr., Chattanooga, TN 37414. In the possession of Cortez McGinley, 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.

Docket Number: 20GS8142
Plaintiff: AMERICAN TRUST CASH ADVANCE

AUGUST 20, 2021

MQR21908

Jillian Lively, Deputy Clerk
Circuit Court Clerk
Larry L. Henry
Deputy Clerk
Circuit Court Clerk

One or more civil warrants have issued but
have not been returned unserved, and an attachment
is issued. If no service of process is made upon
the defendant or the defendant is a non-resident
of the State of Tennessee, so that the ordinary
process of law cannot be
served upon the defendant,

都在进行。请注意，这里提供的信息可能不准确或不完整。
Another sign went up nearby yesterday: “Now Hiring!” That’s great, because you’re looking for a job. You want to work where you’re appreciated and want to be paid accordingly. Something interesting would be great, maybe a job with a title. But how do you find that kind of position in today’s job market? In “Next Job, Best Job” by Rob Barnett, you’ll learn how to search.

Three summers ago, Barnett was out of work. He’d done all the conventional things that job seekers are told to do but he’d dead-ended more often than not, and that was discouraging. Then someone suggested a job title to him and he had an eureka moment. That, he indicates, is the first thing you want in your job search, that “Aha!” when “your heart and head are firmly fixed on exactly what you’re supposed to do next...” Once you have that target, whether you have a job you want to leave or you were fired a year ago, your search gets easier.

First things first: make sure you have secure health care. Then, “find your North Star” and consult a “job doctor” to help sort your thoughts and re-build your resume. Follow Barnett’s “Top 11 Self-Care Rituals,” get that chip off your shoulder and release any anger you might still have from past workplaces.

Learn how to best communicate with an immediate supervisor and the people you work with. Eliminate gossiping and complaining from your life. Neither will help you in the end.

Remember that focus you needed? Maintain it with Barnett’s “Star Points.”

That’s OK, if you’re looking for overall, big-picture help in your job search. Barnett is a headhunter, and there’s page after page after page of useful advice in this book, including things you won’t want to see but you must. This truthfulness works nicely as a mind reset – no more operating under old-school job search information – and it’s updated to reflect today’s Covid-affected work world.

It’s unfortunate, therefore, that “Next Job, Best Job” lacks an index because it can feel scattered sometimes, like floating ducks. Still, it’s not a bad book, so check it out. There’s help to be had here, and that’s a good sign.


262 pages

Super Crossword

Across
1. Pinkie surface
2. Transparent
3. Nick of “Star Wars”
4. Urged (on)
5. Source of banned confi
6. Figure skater
7. LSU all for the rewards
8. Thousand
9. Soft leather worn over fabric layers
10. Poker entry fee
11. USSA sprint
12. Tabby that’s a national government’s mascot
13. Peace of white
14. Sounded like a cow
15. Antarctic penguin
16. Enormously beautiful rug
17. Bung
18. How distant stars shine
19. White-rayed flower

Down
21. About the Gulf of Mexico
22. Poor cod
23. 2007–12 leader of the writing in her book review
24. Caiprinha feeder
25. Don’t leave your
26. Put decorations on your phone, then dial someone’s number?
27. Tickled by 21
28. Wear a fancy gown
29. Ventila opera
30. Maker of on-sale phones
31. Curtains that’s most active just before sunset
32. “Kiss” New Age artist
33. Favo with four emblems
34. Nothing, in Nantos
35. Black hole in everything around it
36. People lamenting 65K without cutters
37. Consumers
38. Toasted
39. Smug know-ha’s sheik pronounced, as a nation
40. Having its petroleum imported, as a nation
41. Prime of
42. “My heart!”
43. Subtract the cost of an adhesive roll
44. Brin Bolivia
45. Flushed-young songbirds
46. Actress: Cameron Diaz of “Cruelities”
47. Shopping containers holding more small items?
48. South of the Salt volcano
49. Mostly
50. Los Guajos
51. Look out with phones
52. Watcher, in Nantes
53. Brilliant money
54. Aroha to L-a-

Contributing editor

Across
1. Siempre
2. 90s and 2000s
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8. Edging
9. Action venue
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Sudoku

By Linda Tietze

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Affordable fun: Give these sporty midsize sedans a try

By Travis Langness | Edmunds

Although SUVs dominate automotive sales, midsize sedans are still a practical choice given their roomy seating, respectable fuel economy and value. They’re also better able to provide sporty performance than a comparably priced SUV.

A handful of automakers have recently come out with new performance-tuned sedans that have upgraded engines and more responsive handling to make driving fun. Edmunds’ experts have selected their five favorite models for less than $35,000. The vehicles are sorted by manufacturer’s final year for the Mazda 6 is 2021, and the Kia K5 will be the top K5 GT.

2021 Mazda 6

The Mazda 6 doesn’t forget a dedicated sport trim level for a sporty demeanor in nearly every trim level. The responsive steering and stable handling make it fun to drive around turns.

And even at a standstill, the 6 is attractive and sleek. Upper trim levels can easily rival entry-level luxury sedans for interior quality.

Get the optional turbocharged engine to make the most out of the Mazda 6. This turbocharged 2.5-liter four-cylinder engine produces 227 horsepower and 310 lb-ft of torque, along with 25 mpg in the city and 34 mpg on the highway. Options include a manual transmission and all-wheel drive.

2021 Kia K5 GT

The K5 offers an appealing combination of comfort, value and driving fun. Its upscale cabin is fitted with lots of standard features, including helpful technology features and driver aids. We’re big fans of the K5’s highway ride quality, which is quiet and smooth.

The K5 is mechanically related to the Sonata and therefore shares many similarities. The top K5 GT is like the Sonata N Line and also has a 290-horsepower turbocharged engine. Compared to the K5’s regular versions, the GT comes with a sport-tuned suspension, upgraded brakes, upgraded front seats and styling enhancements.

The K5 GT’s handling isn’t quite as dialed-in or enjoyable as the Sonata N Line’s, but this is otherwise a satisfying sedan to drive.

2021 Hyundai Sonata N Line

With its easy-to-use infotainment interface, distinctive styling and spacious interior, the 2021 Hyundai Sonata is a great pick for a sedan in any trim level. It also comes with many standard features, including advanced driver aids, that are sometimes reserved for the options sheet among competitors.

Right at the top of the Sonata lineup is the N Line. It uses a turbocharged 2.5-liter four-cylinder engine that produces a strong 290 horsepower. That’s 99 horsepower more than the Sonata’s standard 2.5-liter engine offerings.

The N Line also gets a quicker-shifting automatic transmission, sport-tuned suspension and steering, front seats with added bolstering and unique exterior styling.

This is a great pick for a sporty sedan, though it offers as comfy of a ride as some of the other cars here.

2021 Honda Accord Sport 2.0T

The Accord has long been a solid pick for a sporty sedan, and that’s true for the latest-generation Accord as well. The Sport 2.0T is the sportiest version among the Accord’s wide array of trim levels. It gets the Accord’s optional turbocharged 2.0-liter, four-cylinder engine that produces 252 horsepower, a 60-horsepower increase over the standard engine.

Even in standard non-sporty trims, the Accord is a joy to drive. It’s smooth and comfortable on the highway with impressive steering and handling.

The Sport 2.0T doesn’t lack much different from its lesser brethren, which could be a turnoff if you want your sport sedan to look the part too. Otherwise, you’re getting an upscale midsize sedan that’s easy to drive day to day.

2021 Toyota Camry TRD

One of the most popular sedans on the road, the Toyota Camry understandably appeals to a wide variety of buyers. There are several trim levels to choose from. The midlevel SE and XSE trims add a sport-tuned suspension and some sporty exterior looks. But the sportiest trim in the Camry lineup is the TRD.

The Camry TRD comes standard with the Camry’s 301-horsepower V6 engine. It also has a further-upgraded suspension, special wheels and tires, unique upholstery, a sport exhaust and aerodynamic body trim. This trim level makes for a unique experience in an otherwise common car.

Edmunds says Whatever your desired level of performance, there’s likely a sporty midsize sedan that’s right for you. The best choices for sporty midsize sedans are the ones that have satisfying performance without any loss of comfort or convenience.

Travis Langness is a senior reviews editor at Edmunds.
New restaurant, bar set to open in Southside

The former owner of The Blue Plate and ROBAR is assembling his dream team for a new Main Street gathering spot. Under construction at the corner of Main and Cowart Streets, Hello Monty is a 6,200-square-foot space that will include a community bar, an open dining area and a 1,300-square-foot outdoor dining porch and yard that will run along Cowart Street. The restaurant is slated to open mid-October. Its on-site brewing operations are to open later this year.

The owners of Hello Monty are brothers Rob and Clay Gentry. Both are Southside residents and Chattanooga natives with decades of experience in local restaurant and brewing operations. Rob Gentry owned The Blue Plate and ROBAR and is a co-founder of Big River Grille & Brewing Works, the first post-Prohibition commercial brewery in Chattanooga.

Clay Gentry has been managing brewing operations and designing breweries for Big River restaurants across the country since the 1990s. Rebecca Barron will oversee Hello Monty’s brewing and restaurant and brewing operations. Barron earned a James Beard nomination for being one of fourteen women to ever receive this honor and for her work as the executive chef for St. John’s Restaurant, where she worked as executive chef.

The restaurant manager is Mary Halford, who ran operations for The Blue Plate from 2013 until it closed earlier this year.

“What’s in a name?”

The name Hello Monty is a nod to one of Chattanooga’s earliest boosters – an attorney named B. Rush “Monty” Montgomery. Montgomery would sound off about the city at every opportunity, the story goes, often while standing on his namesake Montgomery Avenue, which is now Southside’s Main Street.

“Clay and I have been thinking about collaborating for many years, and we finally found the right location to bring our concept to life,” says Rob Gentry. “We’re creating a place we hope will become a gathering spot for the neighborhood.”

The menus at Hello Monty will include freshly grilled savory foods (including vegan options), beer poured from the tap, as well as alcoholic and nonalcoholic beverages. Hello Monty is hiring servers and kitchen staff. Apply at www.HelloMontyOnMain.com.

Hello Monty is hiring servers and kitchen staff.

From page 7

“TITANS”

pick their brains and ask them how they move their hands and how they move their feet, what they’re thinking when they’re going into those blocks. It’s huge that we have those vets.

“Rodger is going into Year 12, Ben is going into Year 10, Taylor has been an All-Pro for ever-how-many years. Being able to pick their brains is awesome.”

Lewandowski offered a solid assessment of how much Radunz has improved in a short period.

“I think Dillon has done a good job of taking the coaching,” Lewandowski says. “It’s hard to practice here. This is a hard place to come in. These coaches expect a lot when we come in on the practice field.

“It’s not this walk-through type of thing. We go, and especially in individual, it’s a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter the school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from. Dillon, the way he started and the way he’s going now, is a shock for anyone, no matter what school they came from.

He’s made a lot of leaps. He’s had a better camp than I probably had my rookie year. I think he’s done a good job.”

There is still a long way to go for Radunz, who might not claim that right tackle spot at the start of the regular season, as many had predicted he would.

It could be that the Titans end up going with a veteran like Ty Sambrailo, David Quessenberry or the (currently injured) Kendall Lamm to allow the rookie time to learn and grow.

Even so, Radunz said he is using his first camp, and the fact that he is playing both at guard and tackle, to his long-term advantage.

“Radunz is the type of player that, if he can learn the speed of the game, it will help with the nuances of the game, of being an interior offensive lineman and an exterior offensive lineman stuff like that. Just being able to settle into a position in the future will be huge for me honing my skills,” Radunz says.

From page 6

“MILLENNIAL MONEY”

family knows about this stuff to retrieve it?” Ross says. “People don’t do the right due diligence before dumping money into something. I know that’s not the sexy answer, but it’s the truth.”

Start small

Once you have a grasp on how it all works, you can begin to think about allocating some of your excess cash (after you pay your bills and meet your monthly savings goals) toward crypto. But keep your investment totals small and manageable. Ross recommends investing up to $500 or so. This way, even if you lose it all, it’s an amount you specifically budgeted.

“If you invest in crypto, think of it as dead money. Money you’ll never get back,” says Danny Lee, a financial planner in Denver. “At the end of the day, it’s going to be a speculative investment.”

The content is for educational and informational purposes and does not constitute investment advice. Sara Rathner is a writer at NerdWallet. Email: srathner@nerdwallet.com. Twitter: @SaraKRathner.