New coaches face major hurdles at UT, TSU, Vandy

By Tom Wood

Doug Mathews played football at Vanderbilt, coached at Tennessee and has lived the past three decades in Nashville, where he hosts weekend radio talk shows about college football and on Sundays follows the exploits of the Tennessee Titans.

So when writing about the state’s three new high-profile head coaches and the challenges that await them, who better to ask than Mathews?
Taking remote work a step forward

Baker Donelson hires Louisville-based attorney

By David Laprad

As a result of the success Baker Donelson saw with remote working during the pandemic, the law firm is adding attorneys outside its geographic footprint when their experience meets client needs.

The first remote hire for Baker’s Chattanooga office is attorney Robin Barber, a Louisville, Kentucky, resident who has joined the firm’s Health Law Group.

Barber brings experience in establishing and leading in-house legal and risk management departments for senior-living providers. She’s also familiar with senior-living insurance and risk-management matters.

Here, Barber discusses the unique aspects of her job with Baker, from working remotely, to shifting to working for a law firm, to the possibility of someday making Chattanooga her home.

How did you connect with Baker while working as an in-house attorney in Louisville?

“Before I joined Baker, which was last week, I was the chief legal officer for Trilogy Health Services, a long-term care provider. I was with them for three years. Prior to that, I was the general counsel for another assisted living provider in the Louisville area.

“Not only was Baker outside counsel to my former employer, but in my role as in-house general counsel, I used Baker for years and established working relationships with some of the firm’s attorneys. They reached out to me regarding an opportunity they had for a senior attorney with gray hair and experience in health care work.”

Have you ever worked for a law firm?

Baker Donelson recently added Robin Barber, who has extensive experience as in-house general counsel for senior living facilities, to its Health Law Group.

“I’ve been in the health care sector for the last 25 years, which is 98% of my career. But I initially worked as an associate at a law firm in Pennsylvania.

“I then had an opportunity to go in-house for a company in the assisted living space. That was when people were actively developing those types of facilities because they were relatively new.”

Are you enjoying being with a firm again?

“It’s a big shift. This opportunity was tremendously attractive to me because of where I am in my career. I’ve been in-house for so long. Although I loved every minute of it, it can be a little isolating.”
**Barber**

"It was also attractive to me to be able to join a great firm like Baker, given all the attorneys and resources it has. I’m looking forward to collaborating more with others in my day-to-day work."

With the exception of during the pandemic, is this your first experience working remotely?

"Trilogy was very old-school in that it wanted its employees to be in the office, collaborating, even though some other companies were open to people working remotely.

But when COVID hit, the company was forced to allow people to work remotely. I think I demonstrated to myself as well as the company that it was a good fit for me."

How is working remotely a good fit for you?

"I feel like I’m more productive, but that’s my personality. I’m a bit of a desk jockey. I’m also fairly introverted and comfortable with not having the hustle and bustle of an office around me."

Will you be visiting Baker’s office in Chattanooga?

"I do want to visit the Chattanooga office as often as they invite me, but even outside of that, I would like to get down there every couple of months. It’s a beautiful drive."

Why brought you to the law?

"It was pure happenstance. My undergraduate degree is in mathematics, and I was working as a corporate statistician for a large manufacturing company. It was as thrilling as it sounds."

I felt like a cog in a wheel, and was questioning where it was leading because the person for whom I was working had been in his role for 20 years, and it was just him and me in our department. My older sister suggested I go to law school."

Why?

"I don’t know if ‘reserved’ is the right word, but I’m a good listener and write fairly well.

“I earned my law degree at a satellite of Widener University Delaware Law School. My first job was with a law firm in Harrisburg, Pennsylvania. That’s where I was exposed to general corporate and transactional work, which I liked.”

Tell us about your immediate family.

"I have a husband who’s retired and three stepchildren who are grown. They all live in Pennsylvania, so we have strong ties there."

You’re living in Kentucky, working in Tennessee and still have ties to Pennsylvania. So, who will you be rooting for on Saturdays this fall?

"I’m a Penn State fan because I was born and raised in State College, Pennsylvania. That’s also where I went to undergrad. But I have a twin sister and a nephew who just started going to Purdue University [in Indiana], so I’m considering aligning with the Boilermakers just to make things interesting."

Working from home can feel like you’re always on the job. Does anything pull you away from your desk?

"To the extent that I have free time, I try to spend it working in my yard. While we were home last year, my husband and I grew a garden. So, we have a garden and a bunch of trees in our yard now."

You’re spending time in Chattanooga virtually, but have you ever physically been here?

"I was in Chattanooga for the first time last week. I think it’s beautiful. I grew up in a valley surrounded by mountains, so it reminds me of my childhood."

"And the people at Baker couldn’t have been nicer. I don’t know if it’s southern hospitality or something else, but they made me feel like we’re known each other for a long time. I knew some of them from working with them, but that was the first time I met some of them face-to-face."

Since your husband is retired and you’re working for Baker in Chattanooga, why not move here?

"I moved to Louisville in 2006. When the company for which I was working relocated its headquarters from Pennsylvania to Kentucky, I agreed to relocate here sight unseen. Since then, some of my family has relocated to Louisville, so my roots have grown deeper."

"Right now, working from home is a good fit for my family and me, but Louisville is not our final destination. Someday, we’ll retire where there are mountains. Chattanooga certainly fits that bill.”

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**Collier**

Debt can place a heavy mental and emotional burden on those trying to carry on with their lives. Individuals and businesses in this position need a second chance. The framers of the Constitution recognized this need for a second chance. Article I of the United States Constitution gives Congress the power to “establish ... uniform laws on the subject of bankruptcies throughout the United States.”

Through the years, Congress has not only passed laws creating bankruptcy protections, but has also created bankruptcy courts to handle bankruptcy proceedings. Bankruptcy courts are federal courts and are components of U.S. District Courts. Wherever there’s a U.S. District Court, there’s a corresponding U.S. Bankruptcy Court.

The framers also recognized that laws on bankruptcy should be consistent throughout the country. For this reason, the Constitution refers to “uniform” laws on bankruptcy.

Uniformity is achieved in part by Congress giving federal courts exclusive jurisdiction over bankruptcy proceedings. This means all bankruptcies are handled in federal courts and not in state courts. Bankruptcy proceedings start when a person or business can no longer repay their debts file a petition with the local bankruptcy court. In some cases, creditors of the person or business might file the petition to have the person or business declared bankrupt.

Bankruptcy might result in the debts being liquidated or in the development of a repayment plan. Whether through liquidation of debt or the institution of a repayment plan, the goal is to be fair not only to the bankrupt individual or business, but also to the creditors.

Sometimes, this will require that the property of the bankrupt person or business be sold to pay back as much of the debt as possible. This might be necessary because the goal of a bankruptcy proceeding is not a free pass, but a new start.

As is clear from the list of names above, bankruptcy is not a reflection of bad character or a sign of poor business judgment. And it does not preclude a person from achieving great success later on. The federal courts, through bankruptcy proceedings, provide an important opportunity for a second chance and a new start in business and in life.

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A new board president

HHM CPAs promotes 18

HHM CPAs has promoted 18 individuals in its Chattanooga office.

New senior managers include Stephanie Greene and Chase Lloyd. HHM promoted Greene to senior manager in the tax department. She’s been with the firm since 2017. Lloyd is now senior manager in the audit department.

HHM has promoted Brad Culbreth and Chelsea O’Sheilds to managers in the dealership services group. The firm has also promoted John Eger and Jessica Heitzer to manager in the management advisory services group.

Professionals HHM promoted to supervisor include Ellie Benoit, Kyle Briner, Marissa Cruz, Maria Krechetova, Amber Mueller and Austin Sams. Similarly, HHM promoted Jessica Boles, Blake Bryson, Alex Foote, Jessica Seard, Chris van der Merwe and Madeline Wade to senior accountant.

This promotion of this group follows the recent celebration of HHM’s 40th anniversary. More at www.hhmcpas.com.

Partnership announces new board president

Partnership for Families, Children and Adults has elected Tyler Forrest as new board president. Forrest was elected to the board in 2014. He succeeds Andrew McGill, who served as board president since 2019.

Forrest earned a degree in finance, MBA and doctor of philosophy from The University of Tennessee Chattanooga. He has held several administrative positions at varying levels of responsibility over the past 11 years. Forrest is the vice chairman for finance and administration and the chief business officer at UTC.

Red Bank mayor caps leadership program

Red Bank Mayor Hollie Berry has completed The Naifeh Center for Effective Leadership’s local government leadership program. The Naifeh Center is an agency of The University of Tennessee Institute for Public Service. Each attendee received a leadership assessment offering insight into his or her individual leadership styles. The program also consisted of team-building activities and multiple small-group sessions that explored leadership strategies, best practices and innovative approaches.

Additionally, the program included sessions on building an ethical culture, applying lean practices in the public sector and sharing a personal leadership philosophy.

> NEWSMAKERS

Heard welcomes clients

Dr. Hayden Jahn, urologist, has joined CHI Memorial Urology Associates. Jahn earned his medical degree from the University of Tennessee College of Medicine in Memphis.

He completed a general surgery internship and urologic surgery residency at Ochsner Health System in New Orleans. He’s a member of the American Urological Association.

Jahn will practice at 1300 Cleveland Avenue in Chattanooga. Information: chimemorialmedicalgroup.org or 423 756 7860.

Josh Heupel debuts at Tennessee on Sept.

Josh Heupel made his debut at Tennessee on Sept.

2 against Bowling Green, followed two days later by Clark Lee’s Vanderbilt homecoming against East Tennessee State. Then, Sept.

5, former Ohio State Heisman Trophy winner and Titans star Eddie George leads Tennessee State against Grambling State

in the Black College Football Hall of Fame Classic in Canton, Ohio.

The Ledger recently asked Mathews and Spencer Hall, a college football writer and editor who grew up in Franklin and recently launched his Channel 6 storytelling portal, to analyze the trio’s similarities and differences like they were breaking down game film.

Joining them are two of the three athletes directors who did the hiring — Candice Lee at Vanderbilt and Tennessee State’s Miki Allen. Danny White, the new AD at Tennessee, declined to participate.

Mathews calls them “three kind of differently unique types of coaches, the way they came to be coaches and the way they came to be at their respective schools.
August 27-September 2, 2021

**FOOTBALL**

“All three of them are going to have opportunities in their respective areas to really build programs,” Mathews says. “It’ll be fun to watch, and I plan on following all of them.”

Following COVID-shortened seasons in which the three schools’ combined record was a miserable 5-21, it feels like each school found the right guy at the right time.

“None of the things that’s very exciting about hiring is that you have the opportunity to find someone that uniquely fits you,” says Lee, a former Vanderbilt women’s basketball player who was named AD in 2020. “I think we all got pretty fed up that we needed to advance our programs. It’s always exciting when you start the building process, right? It’s hard work but I would imagine that we all have wonderful opportunities ahead of us.”

Hall says he is most intrigued by TSU’s hire of the former Titans great.

“The thing that Tennessee State is doing is the same thing that Jackson State has done by hiring a former player (Deion Sanders) with a solid public profile. … I think that’s probably the best hire because what they really need to do is build capacity. You know, like, ‘We have to be able to raise money, raise our profile and generally improve the program across the board before we can really worry a whole lot about what’s on the field.’ So in that respect, yeah, I think it’s a great hire.”

Allen says each school filled a need and has no worries that George will succeed.

“If you look at a head coach – a lot of people miss the fact that he’s an educator, as well – Eddie is fully dedicated and committed to making sure any individual in our program that he touches will be successful after sports. So that was the first checklist,” Allen says.

“The next checkpoint was making sure that I had someone that was a football mind, that would take a CEO-esque approach toward building a championship-level program.”

Allen, who played on UT’s 1998 national championship team, says his alma mater and Vanderbilt scored big with their hires.

“Clark’s a graduate of Vandy, so I know they’re excited to have a product of their own institution at the helm,” Allen notes. “He’s experienced and will bring some new things to the table in terms of recruiting and how they approach their business, which is great.

“If you look at Josh Hetped, he has a lot in front of him to restore the prominence of Tennessee’s program. That has to be done in recruiting, making sure that you keep a fence around the great talent around the Southeast.”

“We’ll look at recruiting later, but first, here’s a deeper look at all three coaches:

**Hard work ahead at Vandy**

There’s no direction but up for Vanderbilt, which ended the Derek Mason era with an 0-9 record in 2020, the first goose-egg season since it began playing football in 1890.

How much improvement can Vanderbilt show in this inaugural season under the 38-year-old Lea? Difficult to say, but he is a driven coach who understands the school’s academics, culture and challenges on and off the field.

Lea was a Montgomery Bell Academy standout who played college baseball at Birmingham-Southern and Belmont before transferring to Vanderbilt. There, he was a fullback from 2002 to 2004.

Lea has told everyone to forget the past and focus on building the future.

He calls the 2021 squad “Team One” and won’t discuss win-loss expectations for this fall. Instead, he aspires to mold, shape and build a winning culture.

“As a new coach, you dream of guys that are willing just to take the plunge with you, guys that don’t flinch on the journey to what’s possible, guys that take initiative, hold it true, and carry it to the team,” says Lea, who spent the last five seasons at Notre Dame, three as defensive coordinator.

“What we’ve experienced in the last seven months is rare, and that’s this opportunity to completely redesign an environment,” he explains. “The first objective is to redefine what it means to be a Vanderbilt football player and, specifically, we want to assign the value of membership in this tribe internally.”

“The second objective is to build the best team in the country. The best team.

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**Financial Focus**

Stan Russell

Stan.Russell@edwardjones.com

Be prepared for long-term care costs

Like everyone, you’d like to enjoy a long, healthy, independent life. But the future is unknowable, so it’s a good idea to prepare for a variety of outcomes – including the possible need for long-term care.

Consider the following:

• Someone turning age 65 today has almost a 70% chance of eventually needing some type of long-term care service, the U.S. Department of Health and Human Services reports.

• The median annual cost for a private room in a nursing home is about $101,000, and it’s almost $55,000 for home health aide services, the insurance company Genworth reports.

• Medicare also may cover very few of these costs. Consequently, it’s a good idea to include potential long-term care costs in your planning. While everyone’s situation is different, you may want to budget for two to three years’ worth of long-term care expenses.

But how can you prepare for these costs? Essentially, you’ve got three options:

• You could self-insure. If you would like to cover the costs of long-term care out of your own pocket, you’ll need to consider a few issues:

  How will these potential costs affect your family? How might your other goals be affected or even altered, by your decision to self-insure? Will you have to adjust your investment mix or designate certain investments to help achieve your self-funding objectives?

• None of these questions should dissuade you from trying to self-fund for long-term care, but they can help you clarify the significance of this choice within your overall financial strategy.

  You could transfer the risk to an insurance company. You could purchase either long-term care insurance or a life insurance policy that provides long-term care benefits in addition to a death benefit. Before obtaining either type of policy, though, you’ll want to know exactly what the policies cover and when they kick in.

  Also, be aware that the younger you are when you buy a policy, the lower the premiums. On the other hand, if you buy a straight long-term care policy when you’re young, you could end up paying premiums for many years for coverage you may never need. A financial adviser can help you evaluate all your insurance options and recommend which one, if any, is appropriate for your situation.

  You could combine self-insurance with an insurance policy. You could plan to self-insure for long-term care for a limited time – perhaps one year’s worth of anticipated costs – and then buy enough insurance for additional expenses. This technique could involve some juggling on your part, in terms of where to direct your money, but it might prove to be a workable compromise between self-insurance and putting all your long-term care resources into an insurance policy.

  Which of these methods is right for you? There’s no one “right” answer for everyone. But whichever route you choose, you’ll be helping to protect yourself – and possibly your grown children or other family members – from the potentially huge costs of long-term care. And that protection can help brighten your outlook throughout your retirement.

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). Contact Stan at Stan.Russell@edwardjones.com.
Antarctica film coming to Tennessee Aquarium's IMAX 3D Theater

The coldest place on Earth. The windiest. The driest. The kind of home only a penguin could love.

By international agreement, nobody resides permanently on the planet's southernmost continent. As a consequence, only a handful of scientists and support staff have experienced Antarctica’s extreme landscapes and bountiful wildlife for any length of time since its discovery in 1820.

Beginning Friday, Sept. 3, however, audiences will have the opportunity to embark on a cinematic journey to one of Earth’s wildest, most misunderstood locales when “Antarctica 3D” begins screening at the Tennessee Aquarium IMAX 3D Theater.

Given the many assumptions about Antarctica’s rugged inhospitality, filmmakers say it was paramount to show how diverse, abundant and fragile an ecosystem it is.

“We looked out from the side of the boat and there were killer whales, minke whales, humpback whales, sea otters and pods of penguins swimming by,” says producer Jonny Keeling, recalling the film crew’s arrival in Antarctic waters. “It was a constant stream of animals.”

“Antarctica 3D” will be an eye-opening introduction to the continent for most audience members. However, for Dr. James McClintock, the film offers familiar views of a place that’s almost a second home.

An endowed university professor of polar and marine biology at the University of Alabama at Birmingham, McClintock first visited Antarctica in 1982. That three-month visit to the French sub-Antarctic island of Kerguelen left him “irreparably hooked” on Antarctica’s marine biology.

Now regarded as a world-renowned expert on Antarctic marine ecology, McClintock has returned to the southernmost continent 30 times. There, he’s researched the rich and diverse life on the Antarctic seafloor and how rapid climate change is impacting those communities.

“Over the years and my many visits to the ice, my relationship to Antarctica has deepened,” he says. “I have great respect for its beauty and the paradox of its apparent might and its deep ecological fragility.”

McClintock and a team of researchers are racing against time to document the sea life in the frigid waters surrounding Palmer Research Station, perched on an island along the west coast of the Antarctic Peninsula. While studying marine invertebrates, they’ve discovered a chemical compound in a sea squirt that holds promise to fight the deadliest form of skin cancer.

“This compound reduces the activity of a key enzyme that’s involved in triggering melanoma skin cancer,” says McClintock. “The compound is very potent. Only a small amount is needed, sparing healthy cells from being destroyed.”

McClintock and his colleagues have also found a red algae that produces a compound which works against several different flu viruses. “It prevents several different strains, such as the H1N1 virus, from attaching to human cells,” McClintock says.

McClintock will be at the Chattanooga premiere of “Antarctica 3D” Thursday, Sept. 2, 6:30 p.m., to discuss his work in Antarctica after the premiere screening.

Although he’s spent more time there than almost anyone on the planet, McClintock says the filmmakers managed to capture Antarctica’s beauty in ways that still take his breath away.

“The film provides a masterful painting and interpretation of the continent’s biodiversity, natural wonders and surprising fragility,” he says. “One of the opening scenes is a diver swimming along filming the seafloor near McMurdo Station, the U.S. station where I worked for 10 years and also swam under the sea ice. Captured on film, it’s as if one was there.”

Tickets to see “Antarctica 3D” are $8 for all ages. The film is presented locally by CHI Memorial and has a runtime of about 45 minutes.

Tickets are $8 for all ages. The film is presented locally by CHI Memorial and has a runtime of about 45 minutes.

More at tnaqua.org/imax/antarctica-3d.

Source: Tennessee Aquarium

Super Crossword puzzle solution for this week:

**ACROSS**
1. Fund dude
2. Like a picnic scene
3. Reggae land
4. Moonie
5. Sailing event
6. Wired off
7. Game in which groups of letters are named
8. Game utilizing live dice
9. Never spread
27. Fort of TGF
28. That’s show —
30. Singer Elliot
31. Game of buffing and mess
32. Abridged
33. Tax-dod pro
34. Poker cookies
35. Autumn mo.
40. Game involving picking fruit from trees
41. Bonnets’ stations
42. Seal herd
47. Fort of TGF
49. Ophelia
50. Map, in poetry
51. Game having a heart-shaped playing area
52. Masses used in sports
53. Support
55. Catch sight of
56. Big articles
57. Sports island
58. Men’s figs.
59. Church, e.g.
67. TV host Kelly
70. Game containing 108 tiles
72. Act word for this theme, found by using the three letters that appear nowhere else in this puzzle’s grid
73. Game based on jumping and capturing
76. Men’s figure in golf
81. Ectothermic life form
82. Certains eye surgery
83. Dogs’ ingests
85. Indian
87. Indian
88. Game featuring war vessels
90. U.S. post office
93. Toy terraces
95. U.S. space program
97. Laurel of cosmetics
98. Masses used in sports
99. Game whose players try to get all their cards
100. One player
101. “The kind of octopus”
102. Government of
103. Cube
104. Light
105. “The kind of octopus”
107. Comic book
109. Leather — (simple huts)
110. Game featuring small creatures
111. Actor Scott
112. Local to in prop
113. Lanki
114. Spumante
115. Game with an unmatched penalty card
116. Painters’ master board
117. Berenson’s opening
118. Star over vessels
119. Plague of FLO
120. Moth buds
121. Zodiac cat
97. “Side-pack”

**DOWN**
1. High trios
2. Medico
3. Offsite gismo
4. Unidos de América
5. Espresso mugs
6. Blanket
7. Lower lip
8. Vain person
9. County star
10. Infraction stick
11. Pulli was of
12. North African city (clue)
13. Pop star married to Beyoncé
14. Film director
15. “Doe-will”
16. Elaborately decorated automaton
17. Chicken —
18. In the open
19. “Irish grace”
20. “Gins drinks”
21. Sulfur with profit
22. Sacred cow
23. Be a pupil
24. “I am you!”
25. Portal
27. Center
28. Crucible
29. “Frosty the Snowman”
30. “Nuts”
31. “Exciting me”
32. “Doe-will”
33. “Doe-will”
34. “Doe-will”
35. “Doe-will”
36. “Doe-will”
37. “Doe-will”
38. “Doe-will”
39. “Doe-will”
40. “Doe-will”

**GAME TIME**

**KING FEATURES**

**Super crossword puzzle solution for this week:**

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36. “Doe-will”
37. “Doe-will”
38. “Doe-will”
39. “Doe-will”
40. “Doe-will”

**ANSWER:**

**DIFFICULTY LEVELS:**

- Easy
- Moderate
- Challenging
- Stumped!

**DIFFICULTY THIS WEEK:**

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From page 5

“Being a team isn’t about the accumulation of talent. That’s part of it. But for us it’s more defined in what each team member is willing to do for the next,” he adds. “What’s the level of investment in each other, what’s the level of care in each other, how do you add value to experience of your teammates? Those are the things that we look at.”

Players appear to have bought into that message, noting the difference a year makes in attitudes and aspirations.

“There’s been sort of a fundamental shift in attitude, the way we perceive practice and the way that we perceive games,” senior offensive lineman Cole Clemens says. “Coach Lea uses an expression – ‘the lens in which we view our experience’ – which is basically the definition of attitude. That shift in attitude is definitely the biggest change I’ve seen since I’ve been back.”

Sophomore quarterback Ken Seals, who threw for 1,928 yards and 12 touchdowns as a true freshman, says football is fun again.

“The message is that, ‘Hey, you’re not trying to survive this. Like, we’re actually playing football, have fun. Like, don’t just get through it. And so, it’s been a message that’s been well received by everyone on the team and I think guys are finally starting to let it soak in.”

“It’s just fun playing football, so I think that’s the best thing about it is we’re on the same page in that aspect and it makes it a lot more enjoyable for us.”

Junior defensive lineman Davion Davis expects Vandy to surprise some foes this fall.

“For the 2021 season, the sky’s the limit. For the 2022 season, the sky’s the limit. Everything is in front of us here,” Davis says.

“There’s a new standard – a new culture here.

“[I think that will show a lot on the field coming this year. So I think that’s kind of the message he’s been trying to get across,” Mathews, a classmate of Lea’s father at Vanderbilt in the late 1960s, tells Lea a hot coaching commodity who chose to pursue his dream job.

“One of the things that impresses me is that he certainly could have stayed at Notre Dame and, at some point, would have gotten a top-quality job. I don’t think there’s any doubt that he certainly could have stayed at Notre Dame and, at some point, would have gotten a top-quality job. I don’t think there’s any doubt that he certainly could have stayed at Notre Dame, individually and collectively as a football team,” says Heupel, who spent the summer building relationships and preaching the Vol For Life message.

“That ties into the program that we want to have at Tennessee. We want to be innovative but we want to have fun,” adds the former Oklahoma quarterback who led the Sooners to the 2000 national championship.

“I believe in the player experience, having played the game at the highest level. Being able to hoist the trophy as a player chasing that championship is something that you’ll never forget. It’s a journey that you’ll never forget. But those relationships are really important as well, and we want to live those things out every single day.

“That pays forward once we get on the football field. I believe that connection matters when you face adversity, that you know the person standing next to you, to the left or the right, and you can depend upon those people.”

Senior defensive back Alontae Taylor says the UT coach has the right message.

“If Heupel, 43, can equal that success at Tennessee, I think there’s been a fundamental shift in the way that we perceive games,” senior defensive back Alontae Taylor says.

Hall qualities his opinion.

“Let me put it this way … it depends on what your definition of success at Vanderbilt is,” Hall says. “Vanderbilt, I think, wants to become competitive again. They’ve demonstrated that by spending money on infrastructure, by spending money on facilities. They’ve demonstrated that by hiring a coach who has a good reputation overall.

“But most importantly, they’ve hired somebody who wants to be there. This isn’t a job that he’s settling for. This isn’t a job that he’squired. This is an opportunity for Clark Lea and that’s really, really good because it’s a very challenging job.

“That’s probably gonna get you through some of the tough spots and through some of the challenges you’re going to face as the last team in the division. That’s where Vanderbilt is. Vanderbilt is going to be working its way up all the way from the bottom,” Hall adds. “They have an institutional commitment to be slightly better than that. If that’s your definition of success, Clark Lea is a great hire. … That sounds like I’m praising with faint praise. Given what Vanderbilt did over the past couple of years, I think that’s the goal.”

UT’s similar message

Heupel built his reputation as a coordinator of high-powered offenses and got his first head coaching job at Central Florida, where he went 28-8 in three seasons. If Heupel, 43, can equal that success at UT, Vols fans will be thrilled following last year’s 3-7 record and an NCAA investigation that ended the Jeremy Pruitt era. Central Florida didn’t face the same caliber of competition as the ultra-powerful Southeastern Conference, but UT has had only one winning season since 2017.

Heupel also seeks a culture that is rooted in his philosophies and understanding of the game. He says he’s looking forward to opening night, running onto the field with his team in front of a packed house to celebrate the 100th anniversary of Neyland Stadium.

“(We’re) excited to continue to build the culture that we want to be here at Tennessee individually and collectively as a football team,” says Heupel, who spent the summer building relationships and preaching the Vol For Life message.

“That ties into the program that we want to have at Tennessee. We want to be innovative but we want to have fun,” adds the former Oklahoma quarterback who led the Sooners to the 2000 national championship.

“I believe in the player experience, having played the game at the highest level. Being able to hoist the trophy as a player chasing that championship is something that you’ll never forget. It’s a journey that you’ll never forget. But those relationships are really important as well, and we want to live those things out every single day.

“That pays forward once we get on the football field. I believe that connection matters when you face adversity, that you know the person standing next to you, to the left or the right, and you can depend upon those people.”

Senior defensive back Alontae Taylor says this season’s expectations are so much higher than previous years and credits Heupel for that turnaround.

“I have a lot of faith in this team. I’ve been playing for this team for a very long time. I see the hard work that we put in,” Taylor says. “At the end of the day, college football is a thing where anything can happen, so I have a lot of faith in our team and a lot of faith in our coaches. … Looking forward to that and trusting in our team. Because I see what they can do and I just hope we can show that to the world.”

Mathews, who like Heupel grew up in Oklahoma, says the UT coach has the right message.

“One of the biggest things he’ll bring to Tennessee is really off the field,” Mathews says. “He comes from a program of the University of Oklahoma, which not only has a tremendously deep football tradition but also of all the schools that I’ve ever watched and been around, I think they really honor and want their former players involved immensely.

“I think he’ll bring back that closeness with former players and former coaches. We’ve already seen that. It’s kind of what those three individually bring to the programs they’re now coaching at.”

Hall says he knows the Vols’ offense “will not be boring” but the defense is concerning.

“I don’t know if they have a scheme – or have the talent – to prevent the other team across the field from scoring 30 points a game. Or 40 points a game,” Hall cautions.

“That’s a difficulty when you play that style of ball because they will attempt to be more up-tempo (and) score as many points as possible.

“The problem when you do that is you inevitably hand the ball back to the other team, and that hasn’t exactly been a strength at Tennessee. Not that Tennessee has had many strengths over the last couple of years, period.”

TSU optimism runs high

When Eddie George retired from a stellar NFL career – all but one season with the Titans – he thought he was done with the sport. Coaching never entered his mind.

“Now George is the face of Tennessee State,” Mathews says. “This whole experience has been surreal for me,” says George, who was hired in March. “I’ve said this in other interviews … If you want to make God laugh, tell him your plans, you know? “Seven months ago, my plan was to build my business, work on my acting career …

Photograph provided

Josh Heupel brings an impressive resume to UT, where transfers have left the cupboard depleted.
prepare my youngest son for high school football this year, which is what I’ve been doing.

“Looking at what my oldest son is doing in grad school at USC film school … and quite frankly trying to build speed in my driver and trying to get that thing to go straight instead of hooking right. So that was my focus,” recalls George, the 1995 Heisman Trophy winner and a member of the College Football Hall of Fame.

“But earlier this year, I was presented with an opportunity of a lifetime that I had first resisted. Once I truly embraced it and looked at it, I said ‘this doesn’t come around often.’ I really did see soul-searching and I felt like, ‘Hey, you know what? Let me see what I can do with this program.’ And bringing in the right people, inspiring these gentlemen to reach greatness on all levels, has been truly fascinating and surreal.

“It’s not about me anymore. It’s about these young men and pouring (myself) into serving them on a day-to-day basis. And that’s been fulfilling,” George adds.

His players are excited to be playing for George and his top-notch staff, which includes former NFL coach Hue Jackson as offensive coordinator and Brandon Fisher as defensive coordinator. Fisher’s dad Jeff coached George when he played for the Titans.

“I feel like it’s exciting because I can pick his brain, I can learn from him and he can help my game go to another level because that’s what I want to do,” says TSU redshirt freshman running back Devon Starling, a Canby Ridge High School product who transferred to TSU from Memphis. “I feel like Coach George coming here is a great role model.

“He’s just been a great addition to the program because he’s able to help everyone out to actually learn the game because who’s a better brain to pick than a Heisman Trophy winner and (College) Hall of Fame (and) NFL running back? TSU, a member of the Ohio Valley Conference since 1986, is one of the storied HBCU football programs with 16 recognized national championships. The Tigers reached the postseason last in 2015 when the Tigers went 10-4 with a 1-1 record in the FCS playoffs.

But the Tigers fell on hard times in the last three years of the Rod Reed era, going a combined 9-19 including a 2-5 mark in the COVID-delayed 2021 spring season.

Count Mathews among those who think George can revive the TSU program.

“I’m sure he will lean heavily on his assistant coaches but, you know, with the way Eddie – kind of the gravity he brings to that job, it’s kind of like when Deion Sanders was hired (by Jackson State) – they bring much, much, much, much more than just playing ability,” Mathews says. “They bring national recognition to a program. I think it’ll really help Tennessee State, I really do.”

The key to success

Recruiting is the lifeblood of building and sustaining a successful program. Easy to say, hard to do. Mathews says all three new coaches “understand that you must be able to recruit and get players from Middle Tennessee. This is an area that from an athletic ability, from a football-playing standpoint has really expanded greatly in the last 15-20 years.

“There are eight or 10 players – certainly, SEC-caliber players – every year now in Middle Tennessee and probably for Tennessee (statewide), even more than that. So I think they all three understand that if you can’t control the immediate area you live in, you’re going to have a very difficult time attracting enough players to put a winning program out there.

Hall suggests Vanderbilt’s recruiting picture “is clearer than Tennessee’s just because of the players involved. Vanderbilt, because of the academic requirements, already has a pre-select bracket of players to choose from. With Tennessee, it’s going to be much more difficult to build your recruiting profile.

“Tennessee has really struggled since the end of the (Phil) Fulmer era with who they are in terms of a recruiting territory. So unless Heupel establishes that, until he really starts recruiting – not just talent, but talent that fits what they do – they’re going to continue to struggle.”

Allen says TSU George’s magnetic personality gives him a recruiting edge:

“What better person to walk in, eat dinner with a mother or an aunt or a father and look a kid in the eye and say, ‘Hey, you know, I was the best player in college football. I have multiple degrees in a bachelor’s and an MBA. I’ve owned businesses. I’ve been in arena, commenting to Broadway. I’m taken on new challenges, new experiences. I’ve built relationships. I’m one of the faces of a professional franchise, and I can show you the way.”

“I’m Eddie George and if you believe in me and you give me the next four years of your life and allow me to lead you, I’ll make sure that you win.”

Hall says he expects TSU’s assistants to handle the “heavy lifting” of recruiting and sees George as “the closer. You want him in to sort of say, ‘Hey, I have credibility because I’ve been in the NFL, I know what it takes to get there and you have it.’ The closer doesn’t have to do the daily kind of ham-and-egg work of doing the recruiting.”

TSU is banking on Eddie George’s impressive list of accomplishments to help sell the program.

“Tennessee has really struggled since the end of the Rod Reed era, going a combined 9-19 including a 2-5 mark in the COVID-delayed 2021 spring season.”

• Vandy is upgrading facilities with a $300 million investment. The initial phase includes a basketball practice facility, indoor football practice facility and football operations center and expanded McGugin Center.

• At Tennessee, there’s an ongoing NCAA investigation into recruiting improprieties that occurred before the new regime arrived. Legal expenses mount with no timetable for when NCAA penalties may be announced.

• TSU’s Allen says he has spoken with his Vandy and UT counterparts about scheduling a game in the future, which Vandy’s Lee confirmed. “We’re having discussions, and I’m happy to be in those discussions with him,” she says, noting the SEC’s recent expansion to 16 teams with the additions of Texas and Oklahoma will factor into future scheduling.

• While the SEC expanded, the OVC shrank to a 10-team league with the departures of Jacksonville State and Eastern Kentucky to the Atlantic Sun Conference. Seven teams play football – which could ultimately be a benefit, allowing the Tigers to play another HBCU rival.

• All TSU home games this season are at Nissan Stadium, what Allen calls “the impact of the Eddie George hiring.” In the past, TSU has played OVC rivals at aged Hale Stadium on campus and reserving the downtown stadium for homecoming and “classics.”

• Asked about TSU’s future in the OVC, Allen says the league is a good geographic fit but that he has been approached by different conferences. “Right now we’re standing still in terms of just making sure that we represent the OVC. … When those conversations come, we’ll listen and we will be ready.”

It’s football time in Tennessee’

A 10-win season is one benchmark of success. But given what these programs have suffered in recent years, a combined 10 wins in this start-over era seems unlikely.

Maybe Vandy’s Lea has the right idea. Let others tally the wins and losses and focus on building from within.

“(I) won’t place a win-loss record or won’t state a win-loss record; don’t believe in doing that in any semblance,” Lea declares.

“We’ll say that every game that we play, we’ll have a plan to win and we’ll measure our results off our execution of that plan to win.” And have that first victory speech ready.
Why homeownership matters

Most consumers know homeownership is among the soundest investments an individual can make to begin building personal wealth. However, owning a home is not just in the best interest of the homeowner; homeownership also provides social stability, builds communities and is a driving force for the national economy.

For those reasons, Greater Chattanooga Realtors is proud of its ongoing partnership with Habitat for Humanity of Greater Chattanooga Area. Through our organizations, we’re able to witness firsthand how homeownership can transform lives and communities.

On Monday, Aug. 30, Greater Chattanooga Realtors will host Tee Up & Wine Down for Habitat. The event is a massive undertaking by our Community Partnerships Committee, and the result of their hard work is a lot of fun.

Even more rewarding are the funds the event raises to assist Habitat in building affordable homes for our neighbors.

Sure, we enjoy the all-day event, which includes golf, wine tasting and a silent and live auction. But we put on this event for reasons much more significant than a fun day away from our real estate businesses. Both Realtors and Habitat believe in the power of the American Dream, which reaps many benefits:

Social stability

Improved educational performance, lower crime rates and improved health are a few social benefits linked to homeownership.

Homeownership allows households to build more than just a place to live; it has its roots in the real estate business

Barry Hamilton likes the town of Signal Mountain to one big neighborhood where children ride their bikes to school, parents cheer on their children at games without becoming overly zealous and families keep their eyes on each other offspring.

“One day, I’ll come home from work and there will be five kids playing in my yard, and the next day, I’ll come home and my kids will be playing in someone else’s yard,” says Hamilton, 43.

There are small communities within the encompassing fold of Signal Mountain, but the sense of being a part of a single, sprawling neighborhood extends from the peak of Signal Mountain Summit Road to the northern end of neighboring Walden, Hamilton adds.

Although Hamilton describes the Signal Mountain community as tightly knit, he adds that it’s also welcoming to newcomers.

One of the latest new arrivals is Keller Williams Greater Downtown Realty, which recently opened a new Signal Mountain office called KW Summit Realty and tapped Hamilton to serve as managing broker.

Hamilton is part of the Hamilton Group, a real estate threesome that includes his brother, Woody Hamilton, and his mother, Bonnie Hamilton.

While Barry has only good things to say about his previous affiliations — which include not only Berkshire but also Prudential Realty Center and Crye-Leike — he says the opportunity to collaborate with Keller Williams was too good to pass up.

“We’re retaining our autonomy while gaining access to the technology, training and leadership of the national company,” Hamilton says. “Our partnership with Keller Williams will allow us to continue to be a staple in our community.”

The new partnership came with a fresh set of walls. Since signing on the dotted line, the Hamilton Group has moved to 801 Ridgeway Avenue, where it will continue to serve clients on and off the mountain.

“We’ve always been based in Signal Mountain, but we sell all over the place,” Barry notes.

At their new office, Barry, Woody, and Bonnie will run their team and give other agents in the area the opportunity to partner with Keller Williams without commuting down the mountain.

“This is not going to be a one-team office,” Barry clarifies. “We want to grow our business, but we also want to help other agents grow their businesses.”

Barry also invites agents from

Greater Chattanooga REALTORS®

The Voice for Real Estate in Greater Chattanooga.

Founded in 1912

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Many efficiencies to be gained

Home energy savings go beyond turning off lights

With the hot, humid summer weather in the Chattanooga area, many homeowners are running their air conditioning 24/7. Now is a great time to find ways to lower your energy bill. Here are some ideas that can help.

Smart thermostat
Installing and setting a programmable thermostat can lower your heating and cooling bills by up to 10% each year. If you’re uncomfortable installing one yourself, visit the member directory at www.HBAGC.net for a list of reliable HVAC professionals in our area.

Water efficiency
Here are some items plumbers suggest homeowners do to have a more water-efficient home:
- Adjust the PRV (pressure reducing valve) to the proper PSI
- Regular replacement of water-saver aerators to existing faucets
- Install water-saving showerheads in their showers
- Install water-saving toilets
- “Each of these items helps homes to be more water efficient and also saves money on water bills,” says JT Allen, owner of South East Total Service.

Energy-saving lighting
Replacing just five of your home’s most used lights with energy-efficient bulbs can save you up to $75 per year.

Heating, air maintenance
Have an HVAC professional provide annual maintenance for your heating and cooling system and change your filters regularly.
- Check your air conditioner’s evaporator coil, which should be cleaned annually to ensure the system is performing at optimal levels.
- Also, air loss through ducts accounts for nearly 30% of a cooling system’s energy consumption. Sealing and insulating ducts will lower your electricity bills.

Windows
During the day, switch off lights and use windows and skylights to brighten your home.
- When you’re not using natural light from windows, take advantage of energy-efficient window treatments or coverings such as blinds, shades and films, which help keep the temperatures down by reducing heat gain.

Ceiling fans
Using ceiling fans will allow you to raise your thermostat 4 degrees, helping to lower your electricity bills without sacrificing overall comfort.

Caulk air leaks
Check your home around windows and doors for air leaks. A cheap tube of caulk can make a big difference in sealing out warm air and saving you money.

To find home professionals in the greater Chattanooga area to help you get your house more energy-efficient, visit the member directory at www.HBAGC.net.

Along with being more involved in their communities, homeowners are often active and connected to their own families. Family dinners and game nights at home could mean a happier, more connected household.

Home is where people make memories and feel comfortable and secure. So, with a few tickets remaining for the wine tasting and silent auction portions of Tee Up & Wine Down, we invite the public to join us at Black Creek from 5:30-8 p.m. Monday.
- Call Greater Chattanooga Realtors at 423 6980-8001 to secure your ticket for only $69.
- Together, we can help those who are able and willing to assume the responsibilities of homeownership and give them the opportunity to pursue that dream and enjoy the many benefits that come along with it. That’s Who We R.

Greater Chattanooga Realtors is The Voice of Real Estate in Greater Chattanooga. A regional organization with more than 2,400 members, Greater Chattanooga Realtors is one of 300 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors helps 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.

Using ceiling fans will allow you to raise your thermostat 4 degrees, helping to lower your electricity bills without sacrificing overall comfort.
NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated June 29, 2003, and the Deed of Trust甚至连 due date for filing, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record. W.B. No. 82104 DATED August 11, 2021

WILSON & ASSOCIATES, PLLC,

By: Sarah J. Wilson, Attorney
Aug. 20, 2021, Sept. 3, 2021, Fe321906

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on September 30, 2021, at 12:00PM local time, at the west door, Hamilton County Courthouse, 625 Georgi-a Ave., Chattanooga, Tennessee pursuant to the terms of a Deed Trust executed by James R. Dixon, to First Title Insurance Company, Trustee, for Mortgage Electronic Registration Systems, Inc. for mortgage of Federal National Mortgage Association of America Reverse LLC, its successors and assigns.

The real estate located in Hamilton County, Tennessee, and described in the said Deed of Trust will be sold to the highest valid bidder. The terms of the said Deed of Trust may be modified by other instruments appearing in the public records of Hamilton County, Tennessee, relating to the real property described therein. The sale is subject to, without limitation, all matters shown on any applicable recorded plat, any unrecorded 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 association dues or assessments; all claims or other matters, whether of record or not, which may encumber the purchaser's title and any other matter that an accurate survey of the premises may disclose.

The following parties may claim an interest in the above-referenced property to be offered at such sale, their respective addresses, and the status of their interest:

- Better Choice Notice Solutions, Inc. - 1605 Bailey Avenue, Chattanooga, 37404

The terms of the said Deed of Trust may be rescued at any time before the sale is adjourned or finalized, without notice to the purchaser. If the Substitute Trustee rescinds the sale, the purchaser shall not be entitled to a return of any money paid towards the purchase price and shall have no other recourse.

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Foreclosure Notices

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five (45) days; then north sixty (60) degrees west one hundred forty-seven (147) feet; then south sixty (60) degrees east eighty-five (85) feet; then east eighty-five (85) feet to the point of beginning.

SUBJECT TO Any governmental zoning and subdivision ordinances or regulations in effect therein.

SUBJECT TO Easement as set out on Quitclaim Deed recorded in Book 5156, Page 316, in the Register’s Office of Hamilton County, Tennessee.

ALSO KNOWN AS: 822 Pickett Gulf Road, Hixson, TN 37343-2003

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any liens for which the holder of the power of sale has not been paid; and any statutory rights of redemption of any governmental agency, state or federal; any prior releases of liens or encumbrances that have been paid for by a file fee; and to any matter that an ac-
curately surveyed plat of the premises might disclose. In addition, the following parties may claim an interest in the above referenced property:

CAPITAL ONE BANK, LORIE D PRICE, TENNESSEE DEPARTMENT OF REVENUE, MS. BICKY TELLES REPAIR PERSON, and others.

On or about March 28, 2018, the State of Tennessee, filed a tax lien against the Defendant, WILSON & ASSOCIATES, P.L.L.C., in the Regis-
tor’s Office of Hamilton County, Tennessee, in Book No. 11299, Page 721. Any interest in the property held by the State of Tennessee, by virtue of the aforementioned tax lien is both prior and superior to any lien or encumbrance held by Selene Finance, L.P., provided, however, that the said interest of the State of Tennessee as set out in deed of record in Plat Book 4865, Page 533, in the Register’s Office of Hamilton County, Tennessee, and being described as follows:

WHEREAS, default has occurred in the performance of the covenants, terms, conditions and covenants 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 No. 5073, at Page 707, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by Arlyce D King, individually and as. Trustee, as same appears of record in the Register of Deeds for Hamilton County, Tennessee.

WHEREAS, default has occurred in the performance of the covenants, terms, conditions and covenants of a Deed of Trust Note dated May 19, 2000, and the Deed of Trust of even date securing the same, recorded December 10, 2009, in Book No. 5065, at Page 432, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by Sady Wilson, individually and as Trustee, as same appears of record in the Register of Deeds for Hamilton County, Tennessee.

WHEREAS, default has occurred in the performance of the covenants, terms, conditions and covenants of a Deed of Trust Note dated July 24, 2001, and the Deed of Trust of even date securing the same, recorded July 29, 2010, in Book No. 8178, at Page 681, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by W&A Mortgage Company, as Trustee, for Richard J. Lamb, as Trustee.

WHEREAS, default has occurred in the performance of the covenants, terms, conditions and covenants of a Deed of Trust Note dated May 24, 2001, and the Deed of Trust of even date securing the same, recorded July 29, 2010, in Book No. 8178, at Page 681, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by W&A Mortgage Company, as Trustee, for Richard J. Lamb, as Trustee.

WHEREAS, default has occurred in the performance of the covenants, terms, conditions and covenants of a Deed of Trust Note dated May 24, 2001, and the Deed of Trust of even date securing the same, recorded July 29, 2010, in Book No. 8178, at Page 681, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by W&A Mortgage Company, as Trustee, for Richard J. Lamb, as Trustee.

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trence South 44 degrees 49 minutes 16 seconds West, a distance of 103.83 feet; thence North 43 degrees 00 minutes 15 seconds East, a distance of 158.13 feet; thence North 22 degrees 22 minutes 18 seconds East, a distance of 211.62 feet; thence South 46 degrees 32 minutes 44 seconds West, a distance of 305.00 feet, to the beginning. thence South 23 degrees 45 minutes 50 seconds West, a distance of 308.01 feet, thence South 66 degrees 19 minutes 10 seconds West, a distance of 178.29 feet; thence South 66 degrees 50 minutes 50 seconds West, a distance of 100.24 feet; thence North 66 degrees 19 minutes 10 seconds West, a distance of 250.00 feet to the point of beginning at said concrete monument mentioned containing 16.28 acres (more or less).

Property known as 7767 Kittrell Lane, Ooltewah, TN 37363 Map Parcel: A-103D-D-625. in the Register’s Office of Hamilton County, Tennessee. Subject to handicaps but does not discriminate against unless and only to the extent that said covenant or restriction based on race, color, religion, national origin, handicap or marital status is delivered.

Valentin Rios
Berna Saoud
Charles Barlow
Berna Saoud
Michael Kanarski
Michael Kanarski
Michael Kanarski
Berna Saoud
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Reese's contributions to Titans hard to gauge

Former Tennessee Titans general manager Floyd Reese, right, led the team's transition from Houston to Memphis to Nashville and built the team that went to the Super Bowl in January 2000. He died last week at 73. Former Titans head coach Jeff Fisher is at left.

Reese was in Jackson to speak to a civic club about the team's impending arrival and doing his best to shake hands, kiss babies and find a way for the then-Oilers to carve out a niche in the vast shadow of the University of Tennessee.

Most NFL general managers wouldn't be anywhere in my future.

Reese was in Jackson to speak to a civic club about the team's impending arrival and doing his best to shake hands, kiss babies and find a way for the then-Oilers to carve out a niche in the vast shadow of the University of Tennessee.

Most NFL general managers wouldn't

That's what I liked about him so much. Reese never treated me like I was from a much smaller paper. I was able to earn his trust, and he took time to answer my questions with the same thoughtful reaction he would if a bigger paper or ESPN came calling.

He was also someone who had seen a lot in his time as a player at UCLA, a coach in the college and pro ranks and, eventually, as a general manager.

He knew a wide range of people – Jerry Glanville in Houston, Bud Grant in Minnesota, Bill Belichick (whom he later worked for in New England) and Nick Saban (who was an assistant on the same staff in Houston), for example – and could tell entertaining stories about all.

The list went on to include actor Mark Harmon, who had been his quarterback when he was an assistant coach at UCLA.

And you can't forget that Reese was also a player and coach at UCLA at the same time and crossed paths with legendary coach John Wooden.

Some of the best times regarding Reese would be at the start of practice while players were stretching and doing individual work.

That's when Reese would spend about 15 to 20 minutes each day talking to the writers and relaying stories of his experiences. It's also where trust and friendships formed.

Comments on social media and from people who came in contact with Reese – both in the business and just in chance meetings – confirmed he was a down-to-earth soul who loved football, family and friendships.

If you didn't know what he did for a living, you'd never guess that a man so friendly and unassuming had risen so far in his profession.

Even after he left the Titans, Reese worked at ESPN as an analyst, performing well before securing a job with Belichick in the Patriots front office in 2009.

In a very direct way, Reese is still impactting the Titans' organization, which he truly loved and honestly never wanted to leave.

While with the Patriots, working as Belichick's right-hand man, a young scout from Union City who had admired Reese's work with the Titans caught Reese's attention.

That man was current Titans general manager Jon Robinson.

It was Reese who was instrumental in helping Robinson get the job in Tennessee, calling his old boss Steve Underwood and telling him that Robinson was the man who could get the Titans back on track after failure had overrun the franchise nearly a decade ago.

"I learned a lot and I think to speak to the character of what Floyd means to me, when I was interviewing for the job to come to Tennessee, he picked up the phone and called Steve Underwood for me.

"The last time Steve Underwood had talked to Floyd Reese was when he let him go (in 2006). That's the type of man that Floyd Reese was. He believed in me, in what we're about," Robinson says. "I can't say enough good things about Floyd, and I'm deeply sorry for Mrs. Sally and her family."

Same here, Jon. Same here.

Terry McCormick publishes TitansInsider.com and appears 2-4 p.m. weekdays on the George Plaster Show on WINS-LAM 560/95.9 FM.
How to calculate an electric vehicle's actual charge costs

By Jonathan Elfalan | Edmunds

One of the challenges people have with electric vehicles is figuring out how much they cost to operate. The price of fully charging an electric vehicle’s battery can vary wildly depending on when and where you charge it. For the bigger picture, you should also include the amortized cost of buying and installing a home charging station and the rates your utility company charges.

Here’s how to calculate what it will cost to charge your EV, as compiled by Edmunds’ experts.

In: Kilowatt-hours. Out: MPG

The price of fully figuring out how much electricity an electric car consumes, which is actually built into the car. Technically, the vehicle’s “charger” is actually built into the car. That box with the colored lights, long cord and connector plug that you hang on the wall of your garage or carport is properly known as the “electric vehicle supply equipment” or EVSE.

Several key factors influence your EV charging costs: utility rates, battery size and efficiency, and energy rates.

Cost of charging at home

The cost of electricity is more stable than the cost of gasoline, but that cost varies state by state. The residential average per kilowatt-hour ranges from 9.9 cents in Idaho to 32.3 cents in Hawaii, the most recent data shows. The national average is 13.3 cents, which is only about 2 cents more than it was a decade ago.

To find your state’s average, check this state-by-state list of the average cost per kilowatt-hour.

Your state’s average is just that, however. What you pay is determined by your utility company and the plan you use. Electricity cost usually rises with your consumption and varies depending on the time of use.

A kilowatt during the day at peak hours or at month’s end is likely to cost more than one during nighttime off-peak hours or at the beginning of the month. Look at your utility bill or check your utility’s website to see the current rates.

To estimate your cost of charging at home, multiply your vehicle’s kWh/100 miles figure by the electric rate for the time of day you’ll most often be charging. That figure will tell you the cost per 100 miles.

A search online will help you find the features, power output and pricing that best suit your needs. Just search for “EVSE” or “EV home chargers.” Prices for a good 240-volt Level 2 home system can range from just less than $200 to more than $1,000 before installation. Some of these systems can report exactly how much electricity you use to charge your vehicle.

Installation costs for EVSEs vary by region, depending on such factors as local labor rates, materials used and government permit costs and requirements. The biggest variable is typically permit costs. National average costs for a wall-mounted EVSE can range from $850 to $2,500.

Edmunds says:

EV charging is unfamiliar territory for anyone raised in a gas-car culture. But if you spend just a little time getting familiar with how it works and what’s involved, figuring out your charging costs will eventually be less work than driving to a pump. And cheaper too.

Jonathan Elfalan is the senior manager of vehicle testing at Edmunds. Twitter: @SnapUndersteer.