FROM ‘IT’S CURTAINS!’
TO ‘CURTAINS UP!’

The arts across Tennessee try to recover from COVID-19

Story by Joe Morris begins on page 9
When generational expert and humorist Meagan Johnson speaks at the Chattanooga Bar Association later this month, the professional speaker will cover how to build a culture of multi-generational inclusivity and collaboration, not alienation, in the workplace.

It’s a topic she has been speaking about for decades, ever since she entered the workforce as a Gen X employee butting heads with baby boomer management.

“I started speaking about the generational topic in 1998 when I was in my 20s, and people were talking about how hard it was to work with my age group,” Johnson says. “And it was interesting because I got out of college and I jumped right into the corporate world, and it was harder in ways that I didn’t anticipate. And honestly, in hindsight, some of it was my fault because I was young.

“But another part of it was because my older baby boomer bosses had different ideas of what motivated me and how to communicate with me.”

Johnson has since worked with clients such as Boeing, Microsoft, TransUnion and the American Health Care Association, and is the co-author of “Generations Inc, From Boomers to Linksters: Managing the Friction between Generations at Work.”

There are four generations in the workforce, baby boomers, Generation X, millennials and Generation Z. That’s a lot of opinions about how things should be done all in one space.

Johnson says that everyone has ‘generational signposts’ that attempt to explain how the economy of the time shaped an entire group of people, and really influence their expectations of others. An example she uses is her baby boomer father, who had a paper route when he was 10 years old.

“He got up at five in the morning. He delivered

Johnson describes herself as a “a bright, funny, delightfully obnoxious generational humoris.”
But while boomers might struggle with the idea of work-life balance, the things Gen Z are expecting — flexible hours, tech support to work off-site — are the things millennials have been requesting for years.

“The biggest complaint from the millennial generation I would hear is their company does not allow flexibility in the way they work, meaning working from home,” Johnson says. “And the reasoning organizations would give is the job needs to be done in the office, they don’t have the technology to support working from home.

“So the pandemic happens, and we find out that lots of jobs can be done remotely, and there’s more flexibility there than we thought. We also learned on the other side that having those office connections is not the same when we’re communicating via Zoom, sitting in our bedroom/office.”

So even though they like flexibility, younger generations have been missing those office relationships, too.

“The importance of understanding where someone else is coming from is much more vital when our face-to-face interaction is limited,” she points out.

Johnson talks about cross-generational relationships to a wide range of professions, but says it is especially stark in the legal world where a lot of longtime legal professionals still have certain expectations younger workers just don’t, such as a support staff on hand to take dictation at meetings.

But she says beyond that, even the work goals of the younger generation have totally shifted from those before them.

“For a lot of younger attorneys the priority is not becoming partner like it was for some of these older attorneys,” she notes. “When they joined a firm the mindset was to do everything they can to make partner. With these younger people coming on board, they don’t need to make partner to satisfy all their career objectives. So there’s going to be a disconnect. And if these aren’t interested in becoming partner, what is going to happen when the older people leave. How’s that going to look?”

Despite any generation difference, Johnson says there is still a core set of standards that apply across the board in any work environment, starting with honoring people’s boundaries.

“That is the foundation that everything’s built on,” she says. “What has changed is the expectation of how that shows up. My dad is a baby boomer, and the idea that an employer should give their employees freedom in what they wear, is not something he would have ever thrown himself on the sword to have.

“But someone from my generation, that might be a sticking point. Because the fact is, when I was told to wear my hair pulled back, I thought that was unacceptable. To me, if I look professional, that’s what matters. But you telling me I have to wear my hair pulled isn’t showing me respect.”

Johnson says to a baby boomer like her dad, the politics of an organization would never really occur to him as a factor to whether he was going to work there when he was younger. Whereas to Gen Z, the politics of an organization is going to impact their decision whether or not they want to work there, or even do business with them.

Most generational conflict is ultimately rooted in change, with the younger workers wanting to do things a different way than the older generation has done. And that is a battle that recycles itself over and over.

“The seasoned generation is good at their jobs. We’ve hit our stride and are finding success,” Johnson says. “And then here comes the younger generation, less experienced, and they challenge the way we’re doing our job. They tell us that there’s a better way to do it. And I think we can take it personally.”

But taking pride and ego out of is the only way to evolve and move forward, with a bit of compromise on both sides.

“When we shut their ideas down, not only do we cut ourselves off from maybe doing our job better, we are really not allowing them to assume emotional responsibility for the job,” she says. “If we want them to take over in our place when we move on, we have to allow them to have an emotional connection to it. And that makes meaning in their own image, challenging and changing it. And on the other side, when it comes to change, the younger generation understanding that maybe some of these rules, these procedures, these policies, they’re rooted in a reason.”
Age is, of course, a big factor

What are the defining events of your lifetime?

One of those significant-number anniversaries of an unforgettable event is almost upon us: 20 years since 9/11.

I’d also add the assassinations of Robert Kennedy and the Rev. Dr. Martin Luther King. (And maybe John Lennon’s.)

Roland also included something that predated my experience but that I am sure anyone of similar vintage to his would include: The Japanese attack on Pearl Harbor, Dec. 7, 1941.

As it happened, he included a lot of other war-related happenings:

• Jimmy Doolittle’s raid on Tokyo
• D-Day invasion of France by Allied forces
• VE Day, victory of Allies over Axis forces in Europe
• Dropping of atomic bomb on Japan
• VJ Day, Japanese surrender

It’s not surprising that World War II had a disproportionate impact on those who were around then. And Roland also included one event that predates him: “Charles Lindbergh flight, New York to Paris, 5/20/1927. Before my birth, but an achievement long remembered by Americans.”

A few other items on his list: Spann launch by the Russians; first heart transplant accomplished in South Africa; speed of sound achieved by man.

He explained his choices as “events that happened and have registered in my mind, mostly as accomplishments, but with a few disasters thrown in.”

“But things of great significance that have had huge impacts on the lives of most Americans and our way of life should be emphasized,” he added. He put as No. 1 in that category the passage of the GI Bill which, among other things, provided tuition and living stipends for college or vocational programs.

“The impact of that action has produced an educated society that has made tremendous strides in developing things that have made our lives easier to endure,” he wrote, “among them, the computer and the technology associated with it.”

“And finally,” Roland added, “an important milestone to the thousands of Mississippi State fans and alumni. 6/30/2021: We won the National Collegiate Basketball Championship!”

As an Ole Miss grad, I don’t share Roland’s regard for that particular sporting accomplishment. But I appreciate the concept, as with his championing of the GI Bill.

Let’s always give 9/11 to due. But let’s also not lose sight of the many good things that life has offered up, as well.

Joe Rogers is a former writer for The Tennessean and editor for The New York Times. He is retired and living in Nashville. He can be reached at jrogink@gmail.com

50 Years Ago

Saturday, Sept. 4 to Friday, Sept. 10

Fire and Police Commissioner Gene Roberts announced the removal of Police Chief Eugene McGovern from his long-held post and transfer to city safety lane inspector, subject to City Commission approval. McGovern will take an annual salary cut of about $5,600 in the next post. The demotion came as no surprise to McGovern as he was a holdover from the former James Turner administration. Turner was defeated by Roberts in last spring’s election.

Hamilton County teachers will get their scheduled salary increases despite President Nixon’s wage-price freeze, Superintendent Sam McConnell announced after receiving confirmation from State Commissioner of Education F. C. Stimbert in Nashville.

A total of 29,087 students registered in Hamilton County Schools last week, an increase of 484 over last year’s first day enrollment, Assistant Superintendent Jack Rodman said.

Five Chattanooga State Technical Institute faculty members have been named Outstanding Educators of America by a Chicago-based organization. They are Robert N. Freyer, Paul A. Birch, Edward H. Shantz, Donald R. Stone and Donald E. Woodruff. Nominations are made by college officials and selections are made on teaching ability, research contributions, civic services, professional recognition and administrative ability. Their biographies are included in a volume entitled “Outstanding Educators of America.”

The City Commission decided Tuesday to “discuss further” the plea of Chateau Royale Apartment owners for permission to continue construction of 28 additional units. Construction was halted a couple of weeks ago when nearby residents objected and revealed a covenant, signed by the property owners at the time the apartment location was rezoned in 1963, providing that no more than 120 units would be built without prior approval of the City Commission. The complex presently has 120 units. The city issued a building permit earlier this year for an additional 28 units apparently unaware of the 1963 covenant, and work had already begun when it was stopped by order of the city.

Dr. Ben Haden, pastor of the First Presbyterian Church, has been invited to conduct a worship service at the White House for President Nixon next Sunday. The service will be attended by about 300 specially invited guests, including members of the Supreme Court, the President’s Cabinet, Billy Graham and other national leaders and friends. Haden’s wife and daughter, Dallas, will accompany him.

A total of $21,640 was raised in the Chattanooga area during the nationally televised Muscular Dystrophy Telethon held Sunday and Monday which featured Jerry Lewis and other entertainment stars on the CBS network. Locally, the show was monitored and emceed by Harry Thornton and Ruth Bloyer, of the...
Executive Leadership Institute class chosen

The University of Tennessee has announced its third Executive Leadership Institute class.

Twenty-four faculty and staff members, representing each University of Tennessee campus and institute and overseeing critical functions across the UT System, have been chosen.

This 12-month program, created by UT President Emeritus Joe DiPietro in 2018, was designed to prepare internal candidates for senior leadership roles.

Led by Robert Smith, special adviser for executive leadership and talent development to the UT president, the institute offers attendees special development plans, executive coaching, mentoring, and experiential learning.

“This is the largest group we’ve ever accepted, and it will be our first class to use a new online portal to enhance their development experience,” Smith says. “I think this promises to be one of the most comprehensive executive leadership learning experiences offered anywhere. It is exciting to work with such a talented group.”

The 2022 UT Executive Leadership Institute class members are:

UT Chattanooga
- Vicki Farnsworth, chief information officer
- Stacy Lightfoot, vice chancellor for diversity and engagement
- David Steele, chief of staff

UT Foundation Inc.
- Evan Beech, director, specialized giving
- Adam Heller, chief financial officer and treasurer

UT Health Science Center
- Jeff Brooks, executive associate dean, department of oral and maxillofacial surgery
- Teresa Hartnett, associate dean for finance and administration, College of Medicine
- Paul Luecke, chair, department of periodontology, College of Dentistry

UT Institute of Agriculture
- Doug Bohner, human resources officer
- Craig Pickett, director for diversity
- David White, associate dean for research
- UT Institute for Public Service
- Susan Robertson, communications manager

UT Knoxville
- Mónica Lebrón, deputy athletics director for championship resources
- Holly Mercer, senior associate dean
- UT Martin
- Nancy Buschhaus, interim chair, department of biological sciences
- Edie Gibson, senior advisor to the chancellor
- Mark McClound, chief diversity and inclusion officer

UT Southern
- Mark La Branche, chancellor
- Robby Shelton, vice chancellor for finance and administration

UT System Administration
- Brian Daniels, chief audit and compliance officer
- Elie Dougherty, director of marketing
- Pam Jeffreys, risk management director
- Jorge Pérez, associate vice president for institutional effectiveness
- Timothy Sigler, assistant vice president for government relations and advocacy

Jayscees is being organized under auspices of the Hixson Jayscees. After organization is completed, the group may become affiliated with the state and national Jayscees. Bill Cheal has been elected temporary chairman; Charles Hawkins, secretary, and Ken Lautzenheiser, treasurer.

John C. McClellan of Gadd Road, has been appointed health educator for the family planning program of the Chattanooga-Hamilton County Health Department.

Tenns are going up on the grounds of the Chattanooga-Hamilton County Interstate Fair on Bonny Oak Drive. Opening of the fair is set for Sept. 20. It will continue through the 25th.

Charles E. Harris, advertising representative for the Chattanooga News Free Press, has been named “Optimist of the Year” by the Chattanooga Optimist Club. Harris is president-elect of the club and has served as vice president and chairman of the boy’s work and membership committees. He has been active in the club’s fair booth project for a number of years and the club’s flag project.

Approximately 4,000 delegates from across the United States and a number of foreign countries are attending the annual meeting of the Church of God of Prophecy at Memorial Auditorium this week.

Paul K. (Pat) Brock of Chattanooga, brother of Sen. Bill Brock, has been named to the industrial section of the Tennessee Industrial and Agricultural Development Commission by Gov. Winfield Dunn, who also named Dan Oehmig of Lookout Mountain and Cranston B. Pierce of Chattanooga to the commission. They all will serve four-year terms.

Three senior vice presidents have been appointed at Hamilton National Bank, Board Chairman J.E. Whitaker announced Wednesday. They are Paul R. Cobb, Dumas C. Pitt and Ira J. Smootherman. All three have been associated with Hamilton National a number of years.

The Chattanooga School Board filed a second and broader appeal this week to the 6th Circuit Court of Appeals of the U.S. District Court’s school desegregation order and other rulings made by Judge Frank Wilson earlier this year. The board seeks reversal steps taken by the District Court since Feb. 19, 1971.
Cletus L. Harvey & Arlyce D. King, individually and Executor of the Estate of Donna Wilson Base a Donna Estelle Carly Wilson a Donna Wilson, joined by spouse, Paul R. Kelley, individually and executrix of the estate of Arlyce D. King and individually and Executor of the Estate of Donna Wilson Basso a Donna Estelle Carly Wilson a Donna Wilson, individually and individually and Executor of the Estate of Donna Wilson}
SUBSTITUTE TRUSTEE’S NOTICE OF SALE

SALE at public auction will be on October 28, 2021, at about 11:00 AM local time, at the Office of the Register of Title and Records, Hamilton County, Tennessee, being the property described above. The sale shall be subject to all unpaid taxes, prior liens, and all other matters of record. This is an attempt to collect a debt and any information obtained will be used for that purpose. Deadline: 10/26/2021.

INVESTIGATOR: Peter Dameron, 9020C Avenue, Chattanooga, Tennessee 37424, 423-557-5560 Ext. 3146, peterdameron@hanco.com.

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Plan ahead before joining the ‘Great Resignation’

It’s been called the “Great Resignation” — the large number of Americans voluntarily leaving their jobs. If you plan to be part of it (ideally with another source of employment lined up), you’ll need to make the financial moves necessary to keep making progress toward your long-term goals.

Here’s some background: After a year in which the pandemic caused so many people to lose their jobs, the economy is opening back up, but the “quit rate” — the number of jobs people have voluntarily left — has been breaking records. Some economists say this high quit rate is because people are confident of getting better jobs, with higher pay and more flexibility to work at home, or because they are preparing to start their own business or join the gig economy.

If you’re thinking of joining this temporary migration from the workforce, how can you help ensure that you’ll be financially stable and can continue to make progress toward your long-term goals?

Your first move is to look clearly at your financial situation. As mentioned above, it’s best to have new employment in hand before you quit your job. Alternatively, perhaps you have a spouse or life partner who earns enough to sustain the two of you, or you’ve built up an emergency fund that gives you a cushion.

However, if your short-term income is less than you previously earned or you need to go without a paycheck for a while, could you still pay your bills? If you are strapped for cash, you might be tempted to tap your emergency fund, work for yourself as a freelancer, consultant or the gig economy. You also have the option to roll those funds into an individual retirement account (IRA) or a new employer’s retirement plan.

And if you plan to work for yourself as a freelancer, consultant or business owner, you’ll still want to save toward retirement. Possible retirement plans for the self-employed include an “owner-only” 401(k), a SEP-IRA or a SIMPLE IRA, all of which may be relatively easy to set up. Sometimes, they are designed to be a financial resource after you retire, think twice before dipping into these funds if you leave your current employer.

If your employer allows it, you can leave your money in the 401(k) so you will still be accumulating money for retirement. You also have the option to take your paycheck and put it into a retirement account if you choose. You will still want to save toward retirement but you will have the option of doing it through an IRA or a 401(k). How much money you have left over to save for retirement will depend on your personal situation.

If you’re participating in the “Great Resignation,” it means you’re feeling positive about your future employment prospects, which is great. But you’ll want to support that optimism with a strong financial foundation.

By Kimberly Palmer

Fall is the perfect time to review your finances because there’s still time to make adjustments before the end of the year. The continuing pandemic and economic uncertainty are making it more complicated, but financial experts recommend taking a close look at your savings and planning for 2022 goals now.

Many government programs, including supplemental unemployment assistance, a pause on federal student loan payments and advance child tax credit payments, are poised to expire in 2022 or earlier.

“People are going back to having to pay for stuff,” says Malcolm Ethridge, a certified financial planner and host of the Tech Money Podcast.

Here are some financial to-do’s to tackle this fall:

Ramp up short-term savings

Ethridge suggests preparing for the phasing out of government benefits now.

“The folks who received a moratorium on your student loans, use those additional dollars in your pocket to pay off credit card debt so you don’t have to pay both simultaneously,” he says. “We will find out we aren’t as rich as we felt we were in the last year and a half.”

Ethridge also recommends building a cash pile.

“We have no idea what next year will look like,” he says. Having cash on hand allows you to cope with unexpected expenses as well as to potentially take advantage of investing opportunities.

Anticipate tax changes

If you’ve undergone any major changes in the past year, that could have an impact on your tax situation, such as moving to a new state, getting married or divorced, or changing jobs, then you might want to consider talking to a tax professional now, before your busy season begins in the new year and they are overwhelmed.

“They work long hours and are focused on processing tax returns in the spring, and that’s not a good time for them to dive deep into your situation or give you strategic guidance,” says Angela Moore, CFP and founder of Modern Money Education, which offers online personal finance courses for women.

Reflect on 2021

“It’s a good time to reflect: Did we do what we said we were going to do?” says Christine Centeno, CFP and founder of Simplicity Wealth Management. She recommends looking back at your savings and spending over the past six to 12 months so you can make any necessary adjustments.

Open enrollment, when employees can make selections related to health insurance and other workplace benefits, is a good time to review your own plan.

Check finances now to avoid falling behind later
The show must go on? No, March 14, 2020, changed all that when the shows definitely did not go on. Theaters, concert halls and other arts venues around Tennessee were forced to cease operations as COVID-19 began its march across the state. A jarring situation, certainly, but given that a life in the performing arts is one that requires near-daily adapting to new challenges, everyone from actors and musicians to artistic directors and CEOs initially took it in stride. Like everyone else, they thought the shutdown would last a few weeks, maybe a couple of months, tops. Everyone was wrong.

For 18 months, arts organizations and artists themselves have found ways to adapt, to keep performing for and engaging with their communities. They’ve cut corners and scrambled for grants and loans. And they have made, remade, shaped and reshaped plans for an eventual return to live performance. For many, those began in some form over the summer. For others, fall events are in rehearsals with tickets often sold out. Now those carefully crafted reopening plans might be imperiled by yet another COVID variant’s spread across the continent. Still, the state’s arts community remains hopeful that, in some form or fashion, a return to normalcy is on the horizon – and they are ready with masks, sanitizer, distancing guidelines and a host of contingency plans to meet it.

Small venues took early hit

Many more traditional businesses were able to weather the first round of COVID-related shutdowns, thanks to lines of credit, initial government assistance or their own savings. Arts entities, however, often operate on less secure financial footing in the best of times, so many of them, particularly smaller ones, were in crisis mode quickly, says Chris Freeman, general manager of the Flying Anvil Theatre in Knoxville. “We shut down and were making some different kinds of plans about coming back after what we thought might be a month, maybe two,” Freeman recalls. “When we got to May and realized that this situation was sticking around, we knew we had to start figuring out a new strategy.”

For Flying Anvil, that meant a switch to virtual shows for the second half of 2020. The theater stood up a four-show fall season, two of which were written by Jayne Morgan, the company’s co-founder and artistic director, and specifically created for Zoom broadcasting, while a third was a one-man show recorded within the theater space and subsequently streamed online.
This “virtual mini season” helped the theater stay visible with patrons. It didn’t produce revenue, but it did help stay engaged with the community, Freeman says.

“We were trying to stay relevant, but by the end of 2020 we knew everyone was tired of looking at screens,” he acknowledges. “We came into 2021 planning for our reopening, when we could have shows with live audiences. We began to look at protocols, such as a reduced house, asking staff and patrons to be masked, and having our entire staff vaccinated.”

The Flying Anvil team also leaned on their colleagues within the Arts & Culture Alliance of Greater Knoxville. That membership group of about 125 different organizations, most of them nonprofits, was providing advocacy and services such as never before, says Liza Zenni, executive director.

“Whatever our members need, we try to support,” Zenni says. “This is an arts-loving community, and the arts and culture industry here generate about $35 million in economic impact annually. So, when performance venues were shutting down and everybody was learning what ‘force majeure’ means in contracts, we were also making sure that the arts were going to be part of the conversation in terms of government and other financial support.”

That meant keeping on top of state and federal aid programs as they were created or enhanced, and then shepherding many groups through the sometimes-convoluted Paycheck Protection Program application process during spring and summer 2020, as well as preparing them on how to tap into Shuttered Venue Operators Grant and eventually the Save Our Stages Act funds.

“Some people got one PPP loan, some got two, others got the SVOG funds. To get any of it they had to pull a lot of information together,” she says. “And when they did get those funds that cash was eaten up fast.

“Sure, expenses were down, because people furloughed staff and cut back elsewhere, but few of these organizations could get down to zero expenditures. Overall, the organizations we serve lost about $31 million in revenue over the year from March 2020 to March 2021, so we have spent the time from then to now helping them hang on and now slowly build back.”

Zenni predicts that it’ll be around 2024 before Knoxville-area arts entities are generating revenues at their pre-COVID levels. For now, she says, the focus is creating the reopening plans, then adjusting them to deal with unknowns such as Delta and other COVID variant surges, so that an overall shutdown doesn’t have to reoccur. That’s bad for everyone, not just the venues and those who work and perform in them.

“They will come back, and in the meantime people have really seen the economic impact of arts,” she adds. “When someone who lives around here goes to the theater, they spend money on parking, on going out to dinner, on child care, on shopping if they’re downtown.

“And when someone from around

Tennessee Performing Arts Center the region drives in for a show, they are spending more because often they’ll stay the night, and part of the next day. Sure, they’re supporting the arts, but they’re also supporting a lot of other businesses; those patrons are what make the economic wheel go around.”

Chattanooga’s arts future

The same kind of all-hands-on-deck mentality took hold quickly in Chattanooga, says James McKissic, president of ArtsBuild, which also works to create strong ties between the community and its artists and venues.

“When you’re trying to connect people and everything has closed, it’s pretty rough,” McKissic says. “Our team moved all our meetings and activities into the digital space and began having weekly meetings with the arts sector to see how we could help them.

“A lot of those early meetings were all about getting PPP loans, how to access personal protective equipment, things like that. Over time, we built a strong network and platform for sharing all kinds of information.”

That has remained in place, with a few dozen people still joining each in week to talk safety protocols, reopening plans and more.

“Venues have begun reopening, and lots of outdoor festivals and events are happening,” McKissic adds. “Many events were moved to the fall, but that’s ‘moved’ versus ‘canceled,’ which is what we wanted to see.

“We’re still focusing on 15 to 20 grassroots organizations, those with budgets of less than $50,000, with a recovery fund we established. We knew it was important to help them hang on because the small organizations today are going to be the large institutions tomorrow. It’s imperative they survive.

“They have ranged from a small Shakespearean group to dance and puppetry companies. We can only do a little bit, but anything they get helps, and makes sure that we have a diverse arts offering in Chattanooga in the future.”

Bigger headaches

Now take the hurdles smaller entities faced and magnify them. Theater and concert halls that hold hundreds, even thousands, must be maintained. Those physical challenges – along

or small, in the country had faced a pandemic unless it dated back to 1918 and weathered the flu epidemic that occurred then. So even with all sorts of contingency plans, and lessons learned from major catastrophes such as the 2010 Nashville Flood, the symphony still had to scramble.

“There are always challenges around revenue in the arts, but now add to that having to furlough employees, and how this just felt different,” Valentine says. “We couldn’t interact with each other. We knew staff might not return. We knew that we had to look at our overall sustainability, and how we would build back so that if something like this happens again we will find ourselves in a better situation.”

The symphony received two PPP loans, and also pursued SVOG and other funding so that as its planned 2021-22 season kicks off in September, it can be as close to pre-COVID levels in terms of operational and artistic preparedness as possible.

“Our restart advisory subcommittee worked to devise what our reopening would look like,” Valentine says. “We had to figure out both the onramp, as well as where we would go once we were on the road. They created what we believe is a sustainable plan, even if we must put more restrictions in place to deal with a surge. We’re ready for that; necessity has been the mother of invention.

“We will have music in our concert hall; maybe not the full symphony orchestra right away, but a slimmed down version to start. We will build that over time, and we are going to take everybody on this journey with us.”

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Real Estate

Amateur homebuyer turns pro
Financial planner uses lessons from frequent moves to assist others

By Catherine Mayhew

Even before he became a Realtor, Nathan Brown was already an expert in buying and selling homes. Just shy of age 40, he’s already purchased three houses and is now happily at home in his fourth with wife Cara and sons Mack, 9, and Paul, 6.

His first house on Highway 58 was a bachelor pad he shared with a few roommates. When he got married, he replaced his roommates with Cara. Then the Browns moved to a house in Etohaw in an area near the interstate.

But after about five years, when Nathan and Cara found out they were expecting a baby, they made the move to the Westview school district so they’d be well-positioned when Mack reached school age.

Mack’s education was also reason for the fourth move. He was accepted into the Chattanooga School for the Arts and Sciences, which is downtown. The school was a two-hour round trip for Cara so the Browns decided to get closer to shorten the commute and moved to the Camp Jordan neighborhood.

“My wife and I have never been afraid to move to enable some part of our life we thought we needed to improve,” Brown says.

They learned many home-renovation skills along the way.

“In each of the houses, we’ve put in a considerable amount of change like having the master bath redone,” he says. “My wife is an expert painter. She can take wallpaper down and paint and it looks great. I just finished a project in the house where our master bedroom had a bedroom on the other side and it had two closets. So I flipped the wall around. It takes forever because you have to rework the wiring, and dealing with Sheetrock is awful.”

Plan B
Real estate as a profession was not in Brown’s original plan.

“I was born in Knoxville,” he says. “My dad worked for TVA and that’s what brought us to the Chattanooga area. We were there in 1987. I’ve been in Chattanooga all my life except for going to UT-Knoxville for undergraduate. I got a degree in economics and business administration.” He then got his MBA at UT-Chattanooga and started working as a financial planner and analyst.

But after working for Mueller, which manufactures fire hydrants, and the garbage truck maker Heil, Brown decided he needed something more out of life.

“Eventually, I decided to move out of the corporate world and do something more personal. It doesn’t get much more...
Across downtown Nashville, the same scramble to find its footing and figure out what was next took place at the Tennessee Performing Arts Center, or TPAC, says Jennifer Turner, president and chief executive officer.

“We closed down on March 14, and initially set a duration of four weeks,” Turner recalls. “We just didn’t know how far out to cancel or reschedule shows. We’d been preparing since January, but there was still so much we didn’t know. We had hand sanitizer, remote work plans, all the things we thought we’d need — and then the shutdown just kept on going.”

Staying in front of patrons and the public in general meant a swift pivot to online presentations, such as those for its Spotlight Awards, presented with Lipscomb University and honoring high school musical theater. Then came virtual musicals for schoolchildren to the new, free Salon Series of online evening events that offered up everything from cooking lessons to wine tasting, allowing TPAC to partner with various businesses to stay visible — and viable.

“That was pretty successful, and through that great public response we kept it going, and growing, even at one point hosting someone from the Consulate-General of Japan in Nashville to talk about the Cherry Blossom Festival, as well as provide a sneak peek into the new National Museum of African American Music.

“We’ve also partnered with Fisk University to make a film about the Fisk Jubilee Singers’ performance in TPAC, spiced in with interviews and information about their legacy. And one good thing about all this virtual work is that we’ve been able to reach 17 more countries, and thousands more students, than we normally do.”

TPAC quickly pursued PPP and SVOG dollars to keep with expenses. It also benefited from the fact that just before the COVID shutdowns it had hosted a three-week, sold out run of the musical “Hamilton,” which meant more cash on hand for the closure’s early days.

Still, even with that bit of luck the pandemic’s reality has been the loss of millions of dollars in revenue, and Turner explains there’s much to be done to come back from that kind of a hit.

“As we look forward into our new season, we’ve been fortunate to work with HCA Healthcare and TriStar Health, as has the Nashville Symphony, on safety protocols,” she says. “We have learned so much about the science that’s fighting the pandemic, and the steps we can take.

“We’ve looked at everything from air flow to the way we set up our building. We believe that will give our patrons confidence when we welcome them back. We’re focused on the future and really ready to come out of this stronger than ever.”

Financial creativity and public awareness also has been the order of the day in Chattanooga, where Tivoli Theatre Foundation launched its Recovery Fund Challenge, which allowed supporters to pick a level of giving, tying those to everything from replacing a lightbulb to maintaining staging equipment. These are being matched dollar for dollar up to $200,000 through a grant from the Bobby Stone Foundation.

“For nearly a year, the Tivoli Theatre Foundation has endured an unprecedented time in our industry for both live entertainment and the venues that play host to it,” Nick Wilkinson, executive director of the foundation, explains on the venue’s website. “Due to the pandemic, we have not been able to bring the world-class talent to Chattanooga that our community has grown to love since we were founded in 2015.

“While we have seen tremendous success from fundraising and other opportunities to date, the Tivoli Theatre Foundation still has a long road ahead to return to form. We’re excited to launch the Recovery Fund Challenge in hopes of bringing us one step closer towards that goal.”

Historic venues use downtime

While facing the same challenges as their newer brethren across the state, Knoxville’s Tennessee and Bijou theatres also had to factor in the kind of ongoing maintenance that, open or closed, venues or at over a century old need.

Funding from the SVOG program helped them replace funds spent down from “rainy day” stockpiles, but there’s still much to be done to regain more sound financial footing, says Becky Hancock, executive director of the Tennessee.

“We announced our closure on March 14, and that was when things began rolling downhill fast,” Hancock remembers. “It was a Saturday, and the show we’d had scheduled that night canceled on us the Wednesday before. That’s when we’d begun reading the tea leaves and opted to close, for everyone’s safety. It was like slamming the brakes on a freight train and took a lot of planning and coordination.”

Also like her colleagues, Hancock thought the shuttering would run a few weeks, maybe a couple of months. When it didn’t, dates that had been pushed forward a time or two changed to ‘canceled until further notice.’ More cost-cutting measures were put into place, including staff furloughs and pay cuts. Donors were recruited, rainy day funds tapped.

Now, as national tours inch their way back toward the road and the Tennessee hosts events with safety protocols in place, Hancock says she hopes the official state theater can begin to recover from a year when revenues were down 87%.

“The shows we have put on sale have been booked solid; our activity on that front is equal to the previous year,” she says. “Our Broadway season has broken records in terms of sales. Getting the SVOG funds meant that we had money to apply to the expenses we occurred during the shutdown such as payroll, utilities, regular maintenance and operating expenses. It’s helping us recover those cash revenues we spent down so we can get back to where we were in February 2020.

“That money is a huge shot in the arm.”

Across Gay Street and down a couple of blocks, the Bijou did much of the same, says Courtney Bergmeier, executive director.

“When it was pretty clear that we had no viability to when this would all end, no real restart calendar, we got creative,” Bergmeier says. “We invested in some video equipment and did some limited-capacity, socially distanced shows with a streaming component. That ‘Live from the Bijou’ series let us showcase some local bands and let us highlight the local artists in Knoxville. We are a lean, mean machine, and so we were able to rely on our reserves to keep the bills paid.”

As fall 2021 loomed, questions still remained but the success of a sold-out early August show with comedienne Heather Land indicated that the Bijou could get back to safe operations.

“We have recognized that there are still safety concerns to be addressed, but at this point everyone also recognizes that the show must go on,” Bergmeier says. “The theaters need it. The artists need it. The community really needs it. We are in the center of the community-gathering industry, and that’s been a rough place to be in a pandemic.”

We gladly accept VISA and Mastercard

![Photograph provided](Image 40x38 to 351x206)

Nashville’s Schermerhorn Symphony Center
**Make your getaway plan**

**Selling a house? You might have to move quickly**

Clean Out the Kitchen

Remove all out-of-date items in your pantry and refrigerator. If you have frozen foods expiring soon, try to use them before you move so you don’t have to transport cold items or throw them away.

Buy Packing Supplies

The earlier you can start packing boxes, the better and the more time you have to make sure items are carefully secured inside.

For free boxes, ask on social media and check local liquor stores and recycle centers. Some recycle centers set large, sturdy boxes aside to be reused for free.

Hire Your Moving Company

Do homework for a reputable moving company. Ask for referrals from friends that recently moved, check with your Realtor for suggestions and check Google and social media reviews. Get quotes and schedule your day ahead of time.

If you’re trying to handle the move yourself, enlist family and friends for extra sets of hands. Plan on having food and drinks for your crew, and consider reserving a truck from a local rental company.

Clean Ahead of the Move

Consider hiring a cleaning service to deep clean your new home before your move-in date. It is much easier to clean before everything is moved in.

“Having your home professionally cleaned or cleaned yourself before you move in provides you with a clean slate and makes it your space,” says Kindra Wallace, owner of Superior Cleaning Solutions.

Ch-ch-changes...

Be sure to fill out a change of address form, it can quickly be done online at https://moveguide.usps.com.

Contact your utilities a couple of weeks ahead of the move to set up the cancellation of service and sign up with a new provider. You’ll want to ensure you have water, electricity, gas, sewer, trash and recycle services, security monitoring and internet. Finally, change the locks at your new home immediately.

For a list of local utility and security system providers, cleaning services and moving companies, to make your move easier, visit the membership directory at www.HBAGC.net.

> QC PRESIDENT From page 11

**a bad link or attachment can trigger a key logger, which is malware that reads keystrokes to capture your passwords.**

It can also open ransomware that will encrypt everything on your system it can reach, including connected drives and networks.

So how can you help make yourself more secure? Some easy solutions include keeping your operating systems up to date and checking your social media privacy settings. Other obvious tips include using complex passwords and changing your passwords on a regular basis.

Perhaps even consider using a password manager. Once your password is compromised, hackers can put a rule in your settings that will forward certain emails to their account.

Realtors, and our clients, should try to avoid sending sensitive information via email when possible. Attaching forms, financials, and confidential files to an email is an efficient way to communicate, but criminals are looking to take advantage of that.

This practice can lead to another potentially devastating scam, wire fraud. Staying alert can protect yourself and your money. As you approach the closing date, be cautious of emails. It’s unusual for wiring instructions to change at the last minute or that the title company would do so via email.

Call the title company using a known phone number, not the one provided in the email, which might be spoofed to appear to be from someone involved in the closing.

Before sending the wire, ask your bank to confirm the name on the receiving account. And within a few hours, call your REALTOR or title company to confirm your monies were received.

Another common scam involves taking legitimate property listings from websites and reposing them on other sites such as Craigslist for rent. Scammers will typically make up a plausible story that requires the consumer to wire or mail them money without ever meeting in person.

The problem comes when all the renters try to move in and discover the property was never the “landlord’s” to rent in the first place. Meanwhile, the scammer take the funds and disappear.

Educating our clients on these dangers is a top priority. Realtors do our best to make sure the public knows the prevalence of wire fraud and we advise clients to call and verify information before they wire funds. To ensure they’re reaching the right person, buyers should contact their Realtor using numbers provided in advance.

Safety is our priority year-round. Realtors are focused on protecting their clients and ourselves. 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 service Hamilton and Sequatchie counties in southeast Tennessee, and Catoosa, Dale, and Walker counties in northwest Georgia. For more information, visit www.gcr.net or call 423-698-8001.

> BROWN From page 11

personal than helping people buying and selling their house.”

When he decided on real estate he looked carefully at his options. The company that stood out above all the others was Keller Williams. The largest real estate franchise in the world, Keller Williams focuses on training and supporting their associates. They use coaching, technology and education to develop their agents for success. Keller Williams was named the No. 1 Training Organization in the world by Training Magazine in 2015. The firm also has local Associate Leadership Councils made up of management and top agents that direct decisions on how each office operates.

“As a real estate agent I have to put my license underneath a brokerage,” Brown explains. “So when doing research about different brokerage firms I came across Keller Williams. Keller Williams offered a good balance of training and independence.”

Some brokerage firms had more of a team concept and it felt more corporate,” he continues. “This was a lot more entrepreneurial. I feel like I’m in business as myself in this structure, but I have the great support of the office and lots of great agents are willing to answer questions. “A book I read recently described it when you work in a corporate environment you’re given clients. Your boss gives you this person or entity to go serve. In the real estate world, it’s not just about knowing what to do and how to do it, but you have to go to people and tell them you want their business. Fortunately, in living here so long, I know a lot of people and that’s been incredibly helpful.”

Hot market

Brown works out of the East Brainerd office and has been at the real estate game for just a few months. But he’s glad he made the switch and has found his friends and acquaintances in Chattanooga a great network for business.

“Chattanooga is been very hot,” he points out. “A lot of publications are naming it a great city for work.

The internet is super-fast and that Chattanooga is affordable is great, especially relative to a high cost living in other areas.

“If you’re a remote worker, you can do very well by ending up in Chattanooga. We’ve got the river and the mountains so lots of fun outdoor things to do. A lot of people have woken up to Chattanooga. Chattanooga is such a lucrative market that some homeowners are getting unsolicited letters from agents wanting to buy their houses.

“I have talked to several people who had investment properties who got letters wanting to pay all cash,” Brown adds. “Those people are looking for opportunities to have a margin of safety on their investments. They’re hoping to catch people before they go get a full market analysis. Owners might want to do more research before hopping in there.”

Brown’s other piece of advice is about making moving easier when you do sell.

“Try not to hold on to things,” he says. “If it’s not something you’re using, why hang on to it? As you live in a property for a long time, especially if you have lots of closet space, you’ll just pile things up. It’s so much better to have just what you need.”

It’s advice he might give his parents, who are in their 70s.

“My parents moved to the Chattanooga area in 1987 and have lived in the same house I grew up in ever since. It was great for a growing family, but it’s no longer appropriate for them. The master’s not on the main level and the stairs are pretty treacherous.

“The one hand, moving is stressful, and the longer you’ve been in the house the more stuff you accumulate. But at the same time, you’re missing out on the luxuries of a nice one-level house you really love.”

When the time comes, Brown will probably handle the transaction and he’ll be happy to do it.

“I would encourage people try to try to turn their interests into their careers,” he says. “If you’re interested in real estate try to turn that into your career as opposed to having a job that takes away your energy.”
Foreclosure Notices

Continued from page 7

recorded plat.

Tax ID: 095L-H006

The real estate located in Hamilton County, Tennessee, and described in the said Deed of Trust will be sold to the highest call bidder. The terms of the said Deed of Trust may be obtained by contacting Tommy White, as Substitute Trustee, at 10130 Perimeter Parkway, Suite 400, 119 S. Main Street, Suite 500

3802 Juandale

21/22, 2021 at 10:00AM local time, at the west door, Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, Tennessee 37402, to sell at public outcry to the highest and best bidder for cash or certified funds only, the following described property situated in Hamilton County, Tennessee, to wit:

Records and Deeds

The sale is subject to, without limitation, all terms of said Deed of Trust and the entire indebtedness has been satisfied.

Local Real Estate

This sale may be rescinded only by the Substitute Trustee and his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee.

The street address of the above described property is believed to be 3802 Juandale Dr, Chattanooga, TN 37404. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

This property is being sold with the express declaration that the undersigned, Rubin Lin, TN, LLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on October 2, 2021, at 10:00 AM at the West Door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37420, proceed to sell at public outcry to the highest and best bidder for cash or certified funds only, the following described property situated in Hamilton County, Tennessee:

The sale is subject to, without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutorily or otherwise, homestead are waived in accordance with the terms of said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The sale is subject to, without limitation, all terms of said Deed of Trust and the entire indebtedness has been satisfied.

The street address of the above described property is believed to be 3500 Jumabale Dr, Chattanooga, TN 37404. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

This property is being sold with the express declaration that the undersigned, Rubin Lin, TN, LLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on October 2, 2021, at 10:00 AM at the West Door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37420, proceed to sell at public outcry to the highest and best bidder for cash or certified funds only, the following described property situated in Hamilton County, Tennessee:

Property Address: The street address of the property to be sold is 3802 Juandale Dr, Chattanooga, TN 37404. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.
Trust will be sold to the highest call bidder. Default has occurred as of 12/04/2021; conducted by LOGS Legal Trust Mortgage, Inc. on November 28, 2017 and Oliver G. Hale, III, to Larry A. Weissman, 8400 Sherrill Drive, Chattanooga, Tennessee pursuant to Deed of Trust executed by BOBBYE JOELL BROCK, to Deborah G. Hale, 3107 Lookaway Drive, Chattanooga, Tennessee, dated December 30, 1983. File No. 20-120187

This property is being sold with the express reservation that said property is subject to the right of redemption and to the prior lien and encumbrances of record. This sale is subject to, without limitation, all matters shown on any applicable record; any claim under any deed of trust, mortgage, easements, or setback lines that may be applicable; any statutory right of redemption of any creditor of the above described property; any liens or encumbrances including those created in the presence of said Truste, or that may arise after the date of sale; any association dues or assessments; all claims or other matters, whether of record or not, which may encumber said property. The Trustee makes no warranty and the undersigned will sell and convey as Substitute Trustee.

The right is reserved to adjourn the day of the sale to another day, time, and place certain. Notice of each such adjournment will be given by announcement at the place for the sale set forth above. If you purchase a property at the sale, the purchase price is due and payable at the conclusion of the foreclosure sale, the entire purchase price is due and payable at the conclusion of the foreclosure sale, the entire purchase price shall be accepted. Any right of equity of redemption, statutory and otherwise, and homestead are waved in accord with the terms of said Deed of Trust, and the Trustee is not required to deliver the deed to the property except as set forth above.

This property is being sold with the express reservation that said property is subject to the right of redemption and to the prior lien and encumbrances of record. This sale is subject to, without limitation, all matters shown on any applicable record; any claim under any deed of trust, mortgage, easements, or setback lines that may be applicable; any statutory right of redemption of any creditor of the above described property; any liens or encumbrances including those created in the presence of said Trustee, or that may arise after the date of sale; any association dues or assessments; all claims or other matters, whether of record or not, which may encumber said property. The Trustee makes no warranty and the undersigned will sell and convey as Substitute Trustee.

The right is reserved to adjourn the day of the sale to another day, time, and place certain. Notice of each such adjournment will be given by announcement at the place for the sale set forth above. If you purchase a property at the sale, the purchase price is due and payable at the conclusion of the foreclosure sale, the entire purchase price shall be accepted. Any right of equity of redemption, statutory and otherwise, and homestead are waved in accord with the terms of said Deed of Trust, and the Trustee is not required to deliver the deed to the property except as set forth above.

This property is being sold with the express reservation that said property is subject to the right of redemption and to the prior lien and encumbrances of record. This sale is subject to, without limitation, all matters shown on any applicable record; any claim under any deed of trust, mortgage, easements, or setback lines that may be applicable; any statutory right of redemption of any creditor of the above described property; any liens or encumbrances including those created in the presence of said Trustee, or that may arise after the date of sale; any association dues or assessments; all claims or other matters, whether of record or not, which may encumber said property. The Trustee makes no warranty and the undersigned will sell and convey as Substitute Trustee.

The right is reserved to adjourn the day of the sale to another day, time, and place certain. Notice of each such adjournment will be given by announcement at the place for the sale set forth above. If you purchase a property at the sale, the purchase price is due and payable at the conclusion of the foreclosure sale, the entire purchase price shall be accepted. Any right of equity of redemption, statutory and otherwise, and homestead are waved in accord with the terms of said Deed of Trust, and the Trustee is not required to deliver the deed to the property except as set forth above.
Foreclosure Notices

Continued from page 15

Trial, Chattanooga, TN 37406, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Mailing Number: 1291-401-0000

9/17 Current owners of the property: The Estate of Scott A. Smith

This sale is subject to all matters shown on any applicable recorded Plat of Plat or Plan; and unpaid taxes and assessments; any restrictiv-
covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal; and any and all prior deeds of trust, liens, debts, assignments, encumbrances, defects, adverse claims and other matters that may take priority over the deed of trust upon which this foreclosure sale is conducted or are not extinguished by this foreclosure sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRE-
SENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, RELATING TO TITLE, MARKETABILITY, OR TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR PURPOSE. The title is believed to be good, but the underwriter will sell and convey only as Trustee.

The right is reserved to adjudge the sale to another time or another day, time, and place of sale set forth above or any subsequent adjournment, if any, of such sale.

If you purchase the property at the foreclosure sale, the purchase price is due and payable at the conclusion of the auction in the form of a certified check payable to or endorsed to Albertelli Law Trust Account. No personal checks will be accepted. To this end, you must bring sufficient funds tooutbid any other bidders present. All personal funds will not be accepted. Amounts received, in excess of the purchase bid, will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is sold with the express reservation that the sale is subject to confirmation by the Lender or Trustee. This sale may be rescinded at the option of the Lender or Trustee.

IT IS ORDERED that publication be made in the manner described in this order, and a judgment by default may be entered requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by the County as required by law.

LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
MAYFIELD AND LESTER
Sept. 3, 10, 17, 24, 2021
Cpr21946

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 2021S0837
Plaintiff: WARDLAW & ASSOCIATES, LLC
Defendant: MURPHY RICKY L

One or more civil warrants have issued but returned unserved, and an attachment issued.

IT IS ORDERED that publication be made in the manner described in this order, and a judgment by default may be entered against him. This Order shall be published in a newspaper by the County as required by law.

LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
MAYFIELD AND LESTER
Sept. 3, 10, 17, 24, 2021
Cpr21944

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 2021S0837
Plaintiff: WARDLAW & ASSOCIATES, LLC
Defendant: MEADOWS EBONNIE M

One or more civil warrants have issued but returned unserved, and an attachment issued.

IT IS ORDERED that publication be made in the manner described in this order, and a judgment by default may be entered against him. This Order shall be published in a newspaper by the County as required by law.

LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
MAYFIELD AND LESTER
Sept. 3, 10, 17, 24, 2021
Cpr21944

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 2021S0837
Plaintiff: WARDLAW & ASSOCIATES, LLC
Defendant: PORTER ROBBYN A

One or more civil warrants have issued but returned unserved, and an attachment issued.

IT IS ORDERED that publication be made in the manner described in this order, and a judgment by default may be entered against him. This Order shall be published in a newspaper by the County as required by law.

LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
MAYFIELD AND LESTER
Sept. 3, 10, 17, 24, 2021
Cpr21944

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 2021S0837
Plaintiff: COMPREHENSIVE MED CARE
Defendant: PORTER ROBBYN A

One or more civil warrants have issued but returned unserved, and an attachment issued.

IT IS ORDERED that publication be made in the manner described in this order, and a judgment by default may be entered against him. This Order shall be published in a newspaper by the County as required by law.

LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
MAYFIELD AND LESTER
Sept. 3, 10, 17, 24, 2021
Cpr21944

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 2021S0837
Plaintiff: WARDLAW & ASSOCIATES, LLC
Defendant: MAYFIELD J R

One or more civil warrants have issued but returned unserved, and an attachment issued.

IT IS ORDERED that publication be made in the manner described in this order, and a judgment by default may be entered against him. This Order shall be published in a newspaper by the County as required by law.

LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
MAYFIELD AND LESTER
Sept. 3, 10, 17, 24, 2021
Cpr21944

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 2021S0837
Plaintiff: MAYFIELD J R
Defendant: MURPHY RICKY L

One or more civil warrants have issued but returned unserved, and an attachment issued.

IT IS ORDERED that publication be made in the manner described in this order, and a judgment by default may be entered against him. This Order shall be published in a newspaper by the County as required by law.

LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
MAYFIELD AND LESTER
Sept. 3, 10, 17, 24, 2021
Cpr21944

IN THE JUVENILE COURT OF WALKER COUNTY
STATE OF GEORGIA
IN THE INTEREST OF:
A.M.
Age: 8
Date of Birth: 07/07/2013
Sex: Female
Case No. 146-211-176
A Child Under 18 Years of Age
A. M. ATTORNEY FOR A.M.

Attorney for Plaintiff:
MAYFIELD AND LESTER
Sept. 3, 10, 17, 24, 2021
Cpr21947

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 2021S0837
Plaintiff: JACOB RYAN SMITH
Defendant: RAMEY ZEA Y

One or more civil warrants have issued but returned unserved, and an attachment issued.

IT IS ORDERED that publication be made in the manner described in this order, and a judgment by default may be entered against him. This Order shall be published in a newspaper by the County as required by law.

LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
MAYFIELD AND LESTER
Sept. 3, 10, 17, 24, 2021
Cpr21944

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 2021S0837
Plaintiff: WELNESS CLINIC
Defendant: RAMEY ZEA Y

One or more civil warrants have issued but returned unserved, and an attachment issued.

IT IS ORDERED that publication be made in the manner described in this order, and a judgment by default may be entered against him. This Order shall be published in a newspaper by the County as required by law.

LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
MAYFIELD AND LESTER
Sept. 3, 10, 17, 24, 2021
Cpr21944
You are hereby notified that the above-styled action seeking the termination of the parental rights of the named defendant to the above named minor child was filed against you in said Court on Sept. 10, 2021 and that an Order for Service of Publication was entered by the Court on the 25th day of August, 2021.

You are hereby commanded and required to appear, personally or by your attorney, at the County Courthouse, LaFayette, Georgia, on the 6th day of October, 2021, at 11:00 a.m., The hearing is to determine whether or not said parental rights should be terminated.

A copy of the Petition may be obtained from the Clerk of the Juvenile Court at the Courthouse located at 303 South Duke Street, LaFayette, Georgia, 30728, during regular business hours, Monday through Friday, excluding legal holidays. The telephone number is 706-638-1742. A free copy shall be available to the parties. Upon request, the Clerk of the Juvenile Court will provide a blank petition to the party requesting the same.

NOTICE OF EFFECT OF TERMINATION JUDGMENT. Upon entry of a judgment terminating parental rights, your named minor child will automatically be removed from your legal and financial control or supervision. Even if your parental rights are terminated: YOU WILL NO LONGER BE RESPONSIBLE FOR THE SUPPORT OF THE CHILD; AND YOU MAY NOT HAVE THE RIGHT TO ATTEND, CONTACT, OR HAVE CUSTODY OF YOUR CHILD IN CUSTODY OF THE DEPARTMENT OF FAMILY AND CHILDREN SERVICES.

The following vehicle a 2001 Ford, Vin# 1FTRW09W61DE56665 is located at 1412 Dodd Ave., Chattanooga, TN 37409. It is in the possession of Dennis Deal, 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 notice.

The following vehicle a 2003 Honda, Vin# 1N4BU16EM6420573 is located at 3510 Prospect Church Rd., Ashland, TN 37322. It is in the possession of Danny Deal, 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 notice.

The following vehicle a 1997 Ford, Vin# 1FTCEZ7C9N54251 is located at 146 Carter Rd., Dayton, TN 37321. It is in the possession of Rick Webb, 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 notice.

The following vehicle a 2010 Ford, Vin# 1FTRW09L61DE66665 is located at 1412 Dodd Ave., Chattanooga, TN 37409. It is in the possession of Dennis Deal, 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 notice.

The following vehicle a 1920 WB Camper, Vin# 1BHN615M63T046320 is located at 3510 Prospect Church Rd., Ashland, TN 37322. It is in the possession of KC Towing & Repair, 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 notice.

The following vehicle a 1991 Toyota, Vin# 1N4BU16EM6420573 is located at 3510 Prospect Church Rd., Ashland, TN 37322. It is in the possession of Danny Deal, 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 notice.

The following vehicle a 2010 Nissan, Vin# 1N4BN1DE6N420573 is located at 3510 Prospect Church Rd., Ashland, TN 37322. It is in the possession of Danny Deal, 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 notice.

The following vehicle a 2014 Nissan, Vin# 1N4BL16D65N476423, 2001 Nissan, Vin# 1N4BU16EM6420573 is located at 3510 Prospect Church Rd., Ashland, TN 37322. It is in the possession of Danny Deal, 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 notice.

You may use the Tennessee Relay Service, (800) 555-5626, needed to facilitate participation, those with disabilities may call (800) 281-6212 or (877) 514-2300 AD/A Coordinator Bill Stilts, 317 Oak Street, Chattanooga, Tennessee, 37403, (423) 209-6210 or 209-9440. Access to the Internet may be used through the Tennessee Relay Service, (800) 868-0268 or (800) 209-6128.

If you face an emergency, call 911. If you have a non-emergency concern, the police can be reached at 706-638-1742.

A copy of the Petition may be obtained from the Clerk of the Juvenile Court at the Courthouse located at 303 South Duke Street, LaFayette, Georgia, 30728, during regular business hours, Monday through Friday, excluding legal holidays. The telephone number is 706-638-1742. A free copy shall be available to the parties. Upon request, the Clerk of the Juvenile Court will provide a blank petition to the party requesting the same.

NOTICE OF EFFECT OF TERMINATION JUDGMENT. Upon entry of a judgment terminating parental rights, your named minor child will automatically be removed from your legal and financial control or supervision. Even if your parental rights are terminated: YOU WILL NO LONGER BE RESPONSIBLE FOR THE SUPPORT OF THE CHILD; AND YOU MAY NOT HAVE THE RIGHT TO ATTEND, CONTACT, OR HAVE CUSTODY OF YOUR CHILD IN CUSTODY OF THE DEPARTMENT OF FAMILY AND CHILDREN SERVICES.

The following vehicle a 2001 Ford, Vin# 1FTRW09L61DE56665 is located at 1412 Dodd Ave., Chattanooga, TN 37409. It is in the possession of Dennis Deal, 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 notice.

The following vehicle a 2003 Honda, Vin# 1N4BU16EM6420573 is located at 3510 Prospect Church Rd., Ashland, TN 37322. It is in the possession of Danny Deal, 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 notice.

The following vehicle a 1997 Ford, Vin# 1FTCEZ7C9N54251 is located at 146 Carter Rd., Dayton, TN 37321. It is in the possession of Rick Webb, 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 notice.

The following vehicle a 2010 Nissan, Vin# 1N4BN1DE6N420573 is located at 3510 Prospect Church Rd., Ashland, TN 37322. It is in the possession of Danny Deal, 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 notice.

The following vehicle a 2001 Ford, Vin# 1FTRW09L61DE66665 is located at 1412 Dodd Ave., Chattanooga, TN 37409. It is in the possession of Dennis Deal, 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 notice.
Labor Day was designed to both honor and recognize the American labor movement. It’s a nod to the works and contributions of workers in the United States. But, let’s face it. As you celebrated Labor Day this week, could you confidently say you love your work?  

The pandemic has given us perspective if nothing else. In particular, it’s been a huge reminder of what’s most important. But the theme of pursuing happiness persists. I recently made a new friend who is smart and accomplished. He has a long career of jobs that would impress anyone. We’re the same age. But there is one thing that’s very different between us. This friend is dying of terminal cancer. He hasn’t known about it for long, and he wasn’t given much time.

We spend most of our lives waiting for a future point in time. We’re waiting until our work gets better. We’re waiting for another time to travel. We’re waiting to take risks. We’re waiting for a promotion. We’re unhappily trudging through life, waiting for a future. The pandemic has made that trudging a little harder and a little heavier.

And, unfortunately, that future we’re patiently waiting for is not guaranteed. Although the story of my friend is sad, it’s also inspirational. He is using his time to pursue the things he loves. He’s traveling, surfing and spending time with friends. He’s living without fear, and he’s no longer doing the things he hates. There’s no more time for an unhappy job or an unhappy life. He is pursuing his happiness.

If you don’t love your work, perhaps it’s time to reevaluate what you’re doing. Companies are being more flexible than ever. Many jobs are remote. And, some companies are adding in new perks to help their employees with work-life balance.

If you’re ever wanted to work for a company that’s not located near your home (but you don’t want to move), this is the time. If you’ve ever wanted to move but haven’t been able to because of your job, this also is the time.

Steve Jobs famously said, “For the past 33 years, I have looked in the mirror every morning and asked myself, ‘If today were the last day of my life, would I want to do what I am about to do today?’ And whenever the answer has been ‘no’ for too many days in a row, I know I need to change something.” This is a simple, important concept. We’re all going through a period that feels out of control, and like there are fewer choices available to us than we would like.

We might feel stuck. But don’t lose hope. In the same way that the pandemic has closed doors, it has opened new ones. Look for those new doors, and redesign your life so that you can pursue your own happiness.

Angela Copeland, a career expert and founder of Copeland Coaching, can be reached at copelandcoaching.com.
Moore, perhaps put it best when emphasizing valuable backup roster spots on game days. "If we’re having a special teams meeting, and you’re in the receiver room with me and your name’s not A.J. Brown or Julio Jones, that’s not a good sign," Moore says. "It’s a harsh, valuable lesson for the rookie from Louisville who was expected to come in and contend to be the Titans’ fourth receiver, even after the trade for Jones in June. But the more he pressed and struggled in camp, and failed to make a mark on special teams, the more it gave opportunities for journeymen like Marcus Johnson and Chester Rogers to pass him on the depth chart.

It also explains why bottom-of-the-roster guys like Nick Westbrook-Ikhine and Cam Batson got the nod over a more heralded draft pick like Fitzpatrick. "Some players, it takes them longer to transition to the pro game. We’ve seen that with a lot of guys," Robinson says of the decision on Fitzpatrick. "There’s a lot of guys that have started working and building to try and improve their skill set, which is what we expect of Dez. I challenged him to come in and put himself in that one-to-two or even three or even four-phase special team guy," Vrabel offers. "It is certainly something that those who beat our Fitzpatrick for a roster spot understood."

"I realized it as soon as I was coming undrafted that if you’re an undrafted guy, then I’ve got to make my pay on special teams," says Westbrook-Ikhine, a second-year pro from Indiana. "That was something I knew I was gonna have to do."

"The willingness to learn is key. I didn’t have a ton of experience with it in college, but I was ready to learn and get coached and work at it," Westbrook-Ikhine adds. Batson agrees, winning the fight for a roster spot yet again, despite his limited size and credentials.

"The biggest thing is you can’t control anything besides your play and what you do on a day-to-day basis. So, every day you just have to take one foot in front of the other, keep going out there and pushing regardless of the circumstances," Batson says. And now, with his draft status in memory, Fitzpatrick begins his NFL life at a crossroads, knowing the Titans believe the skillset is there. But it is up to him to refine his game in a number of areas to bring more consistency and versatility.

"We have had conversations with Dez, and just the consistency, the willingness to play without the football in your hand," Vrabel says. "It is what you are going to have to do to play receiver, be able to go and do things without the football in your hand and also then be really good when you are running routes and catching the football.

“We have had conversations with Dez, we will continue to have conversations, continue to coach him and we will see where it all goes as the season unfolds.”

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

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**Four Downs: Titans vs. Cardinals**

The Titans open the 2021 season at home Sunday against the Arizona Cardinals (noon, CBS). Here’s what to watch:

**First down**

Containing Kyler Murray. The Titans’ pass rush, which they hope has improved with the additions of Bud Dupree, Denico Autry and Rashad Weaver, doesn’t need to get Murray on the ground so much as they need to simply make him uncomfortable and keep him from breaking free for runs or off-schedule passes.

The good news is the defense got a little bit at that in the preseason finale facing Chicago’s Justin Fields. But Murray is no rookie, and he is expected to be a breakout star this year, especially with the weapons now around him. The Titans need to keep the smaller QB in the pocket.

**Second down**

Test drive the car. Ryan Tannehill hasn’t had much time with A.J. Brown and Julio Jones in practice because the two wideouts missed a great deal of time with nagging injuries. About the time they returned, Tannehill went on the COVID reserve list. This week’s practices will be important to get ready and get the timing down.

The Titans, of course, do have Derrick Henry in the backfield, but expect them to try and get Brown and Jones involved quickly.

**Third down**

The Titans were miserable on third down last year, allowing nearly 52% of them to be converted. That looked much better in preseason, but preseason isn’t the regular season.

The real test comes Sunday to see if the Titans defense can win on third down. Of course, winning on first and second downs can help make third downs easier. Sunday will be a big test for the Tennessee defense.

**Fourth down**

Is the kicking reliable? Sam Ficken is the kicker du jour after winning the job in training camp. Ficken was solid in preseason after coming over on waivers from the Jets. He now has to earn his keep by being reliable on field goals, extra points and kickoffs. You can bet that Ficken will be on a short leash, so getting off to a good start is a necessity for the journeyman kicker.
Vehicle prices remain high as traditional sale season ends

By Ronald Montoya | Edmunds

If this were a normal year, dealers would be kicking off their end-of-model-year vehicle clearance sales. Consumers can often find good deals as dealerships are eager to sell their remaining inventory to make room for next year’s models.

But this hasn’t been a normal year in the car business.

Most automakers could not build as many vehicles as planned because of a lack of semiconductor chips, which are essential components of a modern vehicle. New vehicle inventory is a third of where it would normally be at this time of year.

As a result, end-of-season shoppers are facing higher prices and a limited selection whether they are shopping for new or used.

“Inventory won’t likely be back to normal levels until next year – if they ever do at all,” says Jessica Caldwell, executive director of insights at Edmunds. “It seems as if automakers are rethinking their production and inventory strategies given they have sold fewer vehicles but at higher prices, so inventory may look different in the near future.”

Average transaction prices continue to be at record highs, Edmunds reports. In June, the average transaction price for a new vehicle was $42,331, an increase of 8.6% from last year.

“The lack of new-car inventory has created a lot of pressure on the used market as consumers are seeking out less expensive options,” Caldwell said. As a result, the average used transaction price in June was $26,457, up 27% from a year ago.

It’s a tough time to buy a car. But the good news is that we’ve combed through the latest transaction data to find five new vehicles with a combination of high discounts and above-average inventory to make your search easier. We’ve organized them in order of percentage off the manufacturer’s suggested retail price.

Extra-small SUV: 2021 Jeep Renegade

Average MSRP: $29,671; average discount: $4,308 (14% discount)

What our editors say about the Renegade: “Every trim, and especially the rough-and-tumble Trailhawk model, looks and feels cool. It’s shaped like a small-scale version of the Wrangler, with exaggerated lines and features that give it both a cute and rugged appearance. While it’s not especially fun to drive in most trims, the Trailhawk offers a decent amount of off-road capability that nothing else in the class can match.”

Extra-small SUV: 2021 Buick Encore GX

Average MSRP: $29,833; average discount: $3,049 (10% discount)

What our editors say about the Encore GX: “The Encore GX is anonymously styled, but the Sport Touring package gives buyers the ability to have their GX stand out from the crowd a bit. The Encore GX also wins points for its handsome interior and wide variety of safety and technology features. The turbocharged three-cylinder gives it some personality, especially with the ample low-end torque making you feel like it’s faster than it actually is.”

Small sedan: 2021 Kia Forte

Average MSRP: $21,898; average discount: $1,946 (9% discount)

What our editors say about the Forte: “The Forte is a small car that doesn’t give the impression of being an economy bargain pick. We like its handsome styling, easy-to-use tech and high fuel economy. It’s also a good value, offering plenty of features for your money, plus Kia’s great warranty. One drawback is that it doesn’t exhibit the same fun-to-drive dynamics that make the Civic and Mazda 3 so rewarding to pilot.”

Midsize size SUV: 2021 Nissan Murano

Average MSRP: $42,823; average discount: $3,671 (9% discount)

What our editors say about the Murano: “The Nissan Murano stands out for its striking exterior design and comfortable seats. But that styling comes at a cost. The sloping roofline cuts into rear visibility, making the Murano feel larger than it is. Towing capacity is also low for the class. This midsize SUV offers value and character, but it is not as versatile as competitors.”

Full-size truck: 2021 Ram 1500

Average MSRP: $53,755; average discount: $3,456 (7% discount)

What our editors say about the Ram 1500: “The Ram 1500 truck has been an ideal choice for a light-duty pickup since this latest generation debuted for 2019. It’s among the best in the class in terms of technology integration, interior materials quality and ride comfort while providing stout towing and hauling capabilities.”

Edmunds says

With higher prices and limited selection, it is even more important to shop around and search for deals at multiple locations. But be prepared to act quickly since cars won’t sit on the lot as long as they used to.

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

Photographs courtesy of the manufacturers