At 50, Geoff Ramsey has amassed more than a few crazy stories about being a Realtor.

He thinks back to his infamous start in Oak Ridge when he sold a single house to a high school buddy before retiring his license in ignominious defeat.

“I was a 23-year-old punk kid driving a Corvette,” he laughs. “Who was going to trust me with the biggest financial decision of their life?”

Then there was the time he loaned his Ramsey-branded moving truck to the client of another agent, only for the driver to try to squeeze the 14-foot-tall vehicle under an 8-foot bridge.

Instead of stopping, the guy drove to his destination as what remained of the storage cabin peeled back like the lid of a tuna can.

Ramsey doesn’t laugh as he tells this sad tale. One that likely makes people who remember Ramsey’s term as president of Greater Chattanooga Realtors in 2018 chuckle is the memory of his market update videos, which he delivered from his shower (and shot from the chest up).

Ramsey’s newest story is a doozy. After nearly two decades with RE/MAX Properties on Encompass Drive, where he was the top-selling agent, he moved across the street to Real Estate Partners East and joined a roster of heavy hitters that were out-swinging him, including Mark Hite, Paula McDaniel and Lynda Brock.

Ramsey is known for having a wild streak. A picture of...
Chambliss, Bahner & Stophel has added Jared Adams, an associate attorney who will serve the firm’s health care and nonprofit clients.

Adams works with organizations, including nonprofits, startups and established companies, on a range of business and regulatory matters. As a member of the Chambliss Startup Group, he also counsels entrepreneurs and startups, advising them on issues such as entity formation, fundraising and seed financing, and mergers and acquisitions.

Adams previously served as legislative counsel to Sen. Bob Corker and worked for the Tennessee General Assembly. Before relocating to Chattanooga, he practiced as a transactional attorney in Roanoke, Virginia, where he also served as a board member for Family Promise of Greater Roanoke and Feeding Southwest Virginia.

Adams attended Wake Forest University School of Law in 2017 and was managing editor of the Wake Forest Journal of Law and Policy. He also graduated magna cum laude from Middle Tennessee State University.

Here, Adams discusses his attraction to the law, his service with Corker and life in the Scenic City.

Sen. Corker reportedly had a rule about loving Chattanooga in order to work for him. You must have convinced him you met this contingency.

"My grandmother was born and raised in Highland Park, so I came to Chattanooga a lot as a child. It’s a unique place, so I think I was predisposed to love it and stay. My first job here was working for Sen. Corker a few years ago."

Jared Adams, an associate attorney who will concentrate on health care and nonprofit clients for Chambliss, Bahner & Stophel’s.
place and very special to me.”

What’s one thing about working for Corker that surprised you?

“When you look at the legislative process from the outside, your view of it is very superficial. The first thing I learned about Corker was the sheer degree of professionalism in his office. He surrounded himself with staffs that were exceptionally qualified.

“He also did his homework. He wanted to know the ins and outs of every policy item because he realized the importance of his position, not just for Tennessee but also for the country. He took his work very seriously.”

What did you take away from working for Corker?

“The importance of details. While I worked for him, I collaborated with one of his other advisers on Senate legislative procedure. That taught me how to dig into something that’s filled with minutiae and then dig my way back out.”

What was it like working in the nation’s Capitol?

“You almost can’t believe you’re there.”

“Take us from your work in D.C. to your arrival in Chattanooga.”

“Ater Corker retired, I worked for a firm in Roanoke, where my wife, Sydney, was going to physician assistant school. Once she graduated and we had our daughter, Florence, we started thinking about moving back to Tennessee.

“We’re both from here — I was born and raised in Smithville and she’s from Johnson City — so we wanted to return home. When Chambliss presented me with the opportunity to work for its nonprofit and startup group, it was the right opportunity at the right time. We moved here at the end of March.”

What sparked your interest in the law?

“I became interested in politics in high school. I went to MTSU initially as a pre-pharmacy, which lasted all of two weeks. After I switched to political science, the question became, ‘What can I do with a political science degree other than go to law school?’

“But the law didn’t pique my interest until I took a constitutional law class. At that point, the question was no longer, ‘Am I going to law school?’ but, ‘When and where am I going to law school?’

“Seeing the massive impact of judicial decisions and how the Supreme Court interprets the law captured my interest. It tied together my interest in politics and policy.”

Given what attracted you to the law, how did you end up doing transactional work?

“I entered law school knowing I didn’t want to be a litigator. Being in a courtroom never interested me. Constitutional law appealed to the part of me that likes policy work, so I developed that, as well as my understanding of transaction work, in law school.

“While working with Corker, I considered earning a Master of Laws and becoming a tax attorney, but once I entered private practice, I realized I enjoyed making deals — helping companies and nonprofits grow and move from phase to phase.

“And, my dad was a contractor for most of my upbringing, and I liked seeing a tangible product rise out of all the work he put into a project.”

Are you enjoying the law, or do you wish you’d stuck with pre-pharmacy?

“One thing I like about Chambliss is you actually become a partner with your clients. We’re outside counsel, but a lot of our clients allow us to become part of the process of their development, which is very gratifying.”

You demonstrated an interest in community service in Roanoke. Is that something you’ll continue in Chattanooga?

“Being a part of the community in which we’re living is important to my wife and me, especially now that we have a child. We want to do whatever we can to help make our city better.

“When we were living in Roanoke, I joined the board of Feeding Southwest Virginia and helped them raise money through Legal Food Frenzy, an annual fundraising competition in the Virginia legal community.

“I also joined the board of Family Promise of Greater Roanoke. They help homeless families get back on their feet.”

There’s a Family Promise chapter in Chattanooga as well. Have you considered volunteering there?

“My wife and I have spoken with them. We’re ready and wanting to become involved with the nonprofit organizations in this community that are trying to make Chattanooga an even better place.

“We didn’t make the decision to move here lightly. We could have stayed in Roanoke and been fine, but we wanted to move back to Tennessee, and knew Chattanooga is a great town. So, we want to do our part.”

How is life in Chattanooga?

“We’re living it. Sydney is working for the Center for Sports Medicine. We live on the Southside, so there’s no shortage of restaurants to check out, and we enjoy taking the dogs and the stroller out and walking around. We’re looking forward to learning more about the area and the different parts of the city.”

September 17-23, 2021

To register for any event Email CBA Executive Director Lynda Hood at lhod@ChattanoogaBar.org or register online at www.ChattanoogaBar.org

The CBA must receive your registration at least one week before the seminar.

Fees must be paid in advance.

ZAP the Generational Gap!

with Meagan Johnson

Meagan Johnson is a nationally recognized multigenerational expert who’s educated through entertainment since 1996. Over the span of her career as a business owner, speaker and author, she’s worked with a variety of organizations and associations to build effective multigenerational relationships.

Johnson will address how to build a culture of multigenerational inclusivity and collaboration. Rather than promoting generation- al stereotypes, she’ll explore what drives a generation to succeed.

CLIENTS: Boeing

QUOTED BY: Weight Watchers

Microsoft

The Chicago Tribune

Dunkin’ Donuts

CNNMoney.com

Nationwide

US News & World Report

Fees must be paid in advance.

SUCCESSFUL SEEN AND HEARD ON:

CBSN

ABC Talk Live

NPR
Ponder-ing decor choices

A few random thoughts as summer fades

Here, there and everywhere:
■ Speaking strictly from a male perspective, I think it’s unfortunate that nothing rhymes with “happy husband.”
■ The little bio posted online and elsewhere of people who die from COVID should say whether the victim had been vaccinated, just as articles about traffic fatalities say (or used to) whether the victims were wearing seat belts. Same principle.
■ Dear Google Alerts: For the daily news updates you send me involving Nashville, please eliminate any pertaining to places outside the state of Tennessee, including Arkansas, Georgia, etc.
■ Based on personal observation of our porch feeder, this seems to have been a better year for hummingbirds than the past two.
■ An update on my decision to learn to play the guitar: Things are coming along nicely, thank you. The finger pain is almost gone, and guitar players will appreciate my progress when I say I am now ready to play any song that consists entirely of E and E minor chords.
■ Just finished a book in the Mitch Rapp series that was not written by Rapp’s creator, Vince Flynn, on account of his being dead for eight years. Having never read any by Flynn, I can’t speak to how the new measures up to the old. But I can advise Jack Reacher fans that they will probably be disappointed to read the latest, which was basically written by Andrew Child, the brother of Reacher’s creator, Lee Child.
■ Some thoughts and actions open the path to the spirit, some close it. Choose carefully.
■ Whenever visiting my Fitzgerald grandparents in Mena, Arkansas, I’d play with the boy who lived next door, Bobby Cook. Haven’t seen him in 50-plus years, I think I’ll try to look him up. The internet has some benefits.
■ In the interest of comfort, after holding the line for 10 months on my pants waist size I’ve decided to move up a notch. But this is no more. No more.
■ As this year’s grilling season edges toward a close, I’m trying to decide whether ribs are worth the investment of time.
■ By the time you read this, I will have added two more MLB stadiums to my inventory. The number stands at 27, four of which are no longer in use. Still missing: both Los Angeles teams, both Bay Area teams, Arizona Diamondbacks and the new Atlanta stadium.

News of the Week

Saturday, Sept. 11 to Friday, Sept. 17:

Chattanooga Gas Company President, Jacob Greenberg, has announced that construction of a $9 million liquefied natural gas processing plant has begun on a 28-acre site on North Hawthorne Street. The facility will be the second in the state and one of 16 in the nation. The plant will have the capacity to liquefy 10-million cubic feet of gas a day. The storage plant will contain 349,000 barrels of liquefied gas, the equivalent of 1.2-billion cubic feet of natural gas.

The fall term at Tennessee Temple Schools began this week with enrollments from kindergarten through high school and seminary. The final fall number is expected to exceed 2,800 when the rolls close.

The president of the American Medical Association, Dr. Wesley W. Hall of Reno, and several other internationally known physicians, will address the 19th annual Tennessee Valley Medical Assembly held in the 700 block of E. 10th Street. Wallace B. Brown Sr., is chairman. Brown and Dr. W.H. Whiteside, founder and director of Good Neighbors, said they hope to announce soon the U.S. Department of Housing and Urban Development will undertake 100% financing of the project and the ground will be broken for the new structure this year.

The Chattanooga-Hamilton County Planning Commission has recommended conditional approval of two $3 million Wooko Shopping Centers near Highway 153. One of the centers will be at Lee Highway and Highway 153 and the other will be at Highway 153 and Hixson Pike across from the Northgate Center now under construction.

Mrs. William L. Montague of Lookout Mountain, religious, civic and social leader, has been named president of the Big Sisters International organization. She succeeds the late Mrs. Winifred B. Derry.

A record enrollment of 1,300 is expected by Chattanooga State Technical Institute when school opens fall term September 21, 2021. The school has held fall term registration, Sept. 21, 2021, at Davenport Hall on the campus.

The fourth annual Soddy-Daisy Band Boosters Horse Show will be held Sept. 25 at Daisy School. Sanctioned by the Tennessee-Georgia Association of Saddle Clubs, the show will feature 19 classes with five trophies being awarded in each class. The show starts at 5 p.m.

The Hamilton County Ambulance Association voted Sunday afternoon to boycott the city of East Ridge in retaliation for passage of an ordinance strictly regulating ambulances without consulting area operators. The boycott vote leaves the 25,000 East Ridgers without emergency or private ambulance service, with the exception of only one ambulance company, East Ridge Ambulance Service which has two vehicles and crews.

Dr. Ben Haden, pastor of Chattanooga’s First Presbyterian Church, conducted the White House worship service Sunday in the Gold Room with President and Mrs. Nixon and about 350 special guests in attendance. He chose as his sermon topic: “The Humanity of Christ.”

A construction contract of $125,732 for a branch office of Chattanooga Federal Savings and Loan Association on Highway 58 at Dogwood Drive, has been awarded to Syd Lang, Chattanooga general contractor. Jack Tyler and Associates designed the structure which will contain 2,300 square feet and will feature parking and drive-in facilities. John C. Curtis, Chattanooga

trial attorney, has been elected state committeeman and will represent Tennessee members on the American Trial Lawyers Association. The national organization held its 25th annual convention recently in Portland, Oregon.

Good Neighbors Inc. has announced plans to build a $3-million, 138,800-square-foot factory for the indigent aged in the 700 block of 24th St. Wallace B. Brown Sr., is chairman. Brown and Dr. W.H. Whiteside, founder and director of Good Neighbors, said they hope to announce soon the U.S. Department of Housing and Urban Development will undertake 100% financing of the project and the ground will be broken for the new structure this year.

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In late April, the city of Memphis abruptly changed course and shut down access to records that show how the city-owned animal shelter treats the dogs and cats in its care. The map to reach this decision is familiar to those of us in the public records community and sobering to anyone who wants government to be open and accountable to its citizens.

It usually starts with a person inside government who doesn’t want particular information in the records to be revealed. Next is a call to someone in the government’s legal department, and then another lawyer and another lawyer until a “case” can be made to withhold the records.

It often does not matter if the reasoning undermines the public records law, which the Tennessee Supreme Court has said “serves a crucial role in promoting accountability in government through public oversight of governmental activities.”

The result is that, bit by bit, the well-traveled path by some government lawyers feeds and breeds a culture of casual disregard for the transparency citizens deserve and expect.

A citizen’s only real option in the face of this type of defense of government secrecy is to hire a lawyer and file a lawsuit to try to enforce a law that no one inside government will enforce. And, as those who follow this road know, most citizens just don’t have the time and cash.

Here’s what happened in Memphis:

A citizen long involved with animal rescue groups in Memphis asked for records related to a particular animal kept by Memphis Animal Services (MAS). These included medical records that would show the treatment of the animal by the city-owned shelter.

But a few months earlier, the animal service’s director, Alexis Pugh, had asked the city’s legal department whether such medical records could be withheld.

“MAS sometimes receives very broad requests for animal medical records from people who have no connection to the animals, so they are very interested in whether there is a statutory basis for withholding these records,” the city’s attorney wrote to the state’s Office of Open Records Counsel, an office created to help citizens and government understand the public records law.

The city’s attorney was probing whether the state law that provides privacy for human medical records could also be understood to allow the city to deny access to animal medical records.

Lee Pope, the attorney in the Office of Open Records Counsel (OORC), said “it does not make sense that the provisions (in state law) governing patient records would apply to animal patients,” but he ultimately deferred to the Tennessee Department of Health, which licenses veterinarians and vet facilities.

**Medical confidentiality?**

Paige Edwards, an attorney for the state health department, told the Memphis law department that animal medical records are not considered public records.

As the state sees it, as confirmed in an email to me, no differentiation exists in the law between human and nonhuman patients when it comes to a patient’s privilege of confidentiality. If you didn’t catch that: Dogs and cats possess a right equal to humans to keep their medical records private.

This was enough for the Memphis legal department, and Memphis Animal Services stopped fulfilling public records requests that would show medical treatment that its vets were giving (or not giving) to animals in its shelter.

“Effective April 26, 2021, the TDOH in congruence with the OORC determined that animal medical records are exempt from disclosure...” the Memphis law department told the citizen in an email. (Later, the law department said euthanasia records could be released.)

This was a blow for people concerned about such animals.

Under a previous administration, the city-owned shelter was raided by the Sheriff’s Department in an animal cruelty investigation. People were fired and criminal charges were filed. The city worked to turn things around. But now a new veil has been dropped to hide behind: Are animals receiving proper medical care? Are they getting pain medication? Or are they being left to suffer without it in cages until their euthanasia date or until someone adopts them? Is the medical diagnosis of some animals such that it would be more humane to euthanize rather than wait several days for a possible adoption?

And, perhaps most importantly, why does Memphis Animal Services want to hide this information now, after all these years?

**Exploiting a dog’s ‘privacy’**

Memphis Animal Services has a $4.45 million expenditure budget. In addition to city funding, it gets public donations.

Government officials like to the control the message about their programs, so they release information when they want and in the context they desire. The public records law operates differently. Citizens have the right to access information in public records, unfiltered. In this way, the public records law provides a check on what government officials say.

Remarkably, despite the city’s new reasoning that animal medical records are just as secret as human medical records, the Memphis shelter still gives out medical information in mass emails to rescue groups, hoping to find someone to adopt sick animals. But if a person were to ask for animal medical records as a check on how the shelter treated animals, the city says it doesn’t have to release them.

A record that documents how a city-owned agency treats a dog or cat in its custody is the type of public record that promotes accountability of government activities.

Exploiting an imagined right of privacy of a dog is a twisted way to shield the government’s treatment of that dog.

Whose privacy are we protecting? Whose secrets are we keeping? The dog’s or the government’s?

The government’s lawyers in Tennessee need a new map. They have lost their way.

Deborah Fisher is executive director of Tennessee Coalition of Open Government.

This column is part of a monthly series that explores transparency in government in Tennessee. More information at www.tcoeg.info.
Financial Focus

Are your loved ones prepared to be caregivers?

Once you’re retired and your children are grown, they are likely “off the books” as far as your financial responsibility for them is concerned. Yet, you’re probably still prepared to do anything to help them. But are they ready to take care of you if the need arises?

Consider this: Almost half of retirees say that the ideal role in retirement is providing support to family and other loved ones, according to the Edward Jones/Age Wave study titled Four Pillars of the New Retirement: What a Difference a Year Makes – and a slightly earlier version of the same study found that 72% of retirees say one of their biggest fears is becoming a burden on their family members.

So, if you are recently retired or plan to retire in the next few years, you may need to reconcile your desire to help your adult children or other close relatives with your concern that you could become dependent on them. You’ll need to consider whether your loved ones can handle caregiving responsibilities, which frequently include financial assistance.

If they did have to provide some caregiving services for you, could they afford it? About 80% of caregivers now pay for some caregiving costs out of their own pockets – and one in five caregivers experience significant financial strain because of caregiving, according to a recent AARP report.

One way to help your family members is to protect yourself from the enormous expense of long-term care. The average cost for a private room in a nursing home is now over $100,000 a year, according to the insurance company Genworth. Medicare won’t pay much, if any, of these costs, so you may want to consult with a financial advisor, who can suggest possible ways of addressing long-term care expenses.

Even if you don’t require a long stay in a nursing home, you still might need some assistance in the future, especially if your health or mental capacities decline. So, start talking to your loved ones about their possible roles if you should ever need caregiving.

You may want to create a caregiving arrangement that specifies payment for caregiving services and outlines the expenses to be reimbursed if paid out of pocket by a caregiver.

Also, you may want to create the appropriate legal documents, such as a durable power of attorney for your financial decisions if you become incapacitated, and a durable power of attorney for finances, which allows you to name someone to make your financial decisions if you become unable to do so yourself.

A legal professional can help you make these arrangements and incorporate them into your overall estate plan. A financial advisor can suggest ways of preparing for the costs involved with caregiving and can direct you to relevant resources, such as social services provided by your city or county.

Clearly, there’s much you can do to help shield your family from the financial strain of caregiving. But you are not alone: By drawing on the resources provided to you by your city or county, you can incorporate them into your overall estate plan. A financial advisor, who can suggest possible ways of addressing long-term care expenses.
President Joe Biden’s orders requiring vaccinations for about two-thirds of the U.S. workforce add to a patchwork of vaccine mandates aimed at pushing more people to get their shots and bring the pandemic under control.

The president had largely resisted issuing federal mandates, but in recent months, many states, companies and schools have issued their own mandates in order to inoculate reluctant or resistant Americans. Currently nearly 80 million vaccine-eligible Americans have yet to get a single dose, according to the White House. Health experts believe this helped the delta variant thrive in many parts of the country over the summer.

“The unvaccinated overcrowd our hospitals … leaving no room for someone with a heart attack or pancreatitis or cancer,” Biden said in a Sept. 9 speech, announcing the new orders. “We’ve been patient, but our patience is wearing thin. And your refusal has cost all of us.”

Biden’s new orders

The newest vaccine requirements cover over 100 million workers in total — and it’s unknown how many of these people remain unvaccinated.

The biggest part of Biden’s orders involves having the Occupational Safety and Health Administration develop a rule that companies with 100 or more employees ensure their workers are fully vaccinated or are tested weekly for COVID-19. Although less than 2% of U.S. companies have 100 or more employees, according to recent census data, they employ over 80 million workers.

The penalty for noncompliance could be fines for the employer of up to US$14,000 per violation.

Biden will also require federal employees, government contractors and health care workers who treat patients on Medicare and Medicaid to get vaccinated — about 20 million people — with no option to undergo frequent testing instead.

In addition, the new plan urges large entertainment venues like concert halls and sports stadiums to require proof of vaccination for entry and demands companies provide workers with paid time off to get their shots and to recover from possible vaccine-related side effects.

State and local governments

Approximately half of U.S. states have enacted their own COVID-19 vaccine mandates. And in some cases, exemptions may be allowed for medical or religious reasons.

While these mandates differ from state to state, provisions typically cover some combination of government employees and contractors, health care workers, teachers and employees in state-operated settings such as prisons. The majority of these state mandates permit frequent testing and mask-wearing as an alternative to vaccination.

These statewide vaccine mandates exist almost exclusively in states with Democratic governors. While Maryland, Massachusetts and Vermont, all of which are led by Republicans, also have vaccine mandates, their populations tend to lean liberal.

California and New York City have some of the most rigorous mandates. California, for example, appears to be the only state that requires proof of vaccination of a negative COVID-19 test to attend an indoor event with 1,000 or more people. New York City requires vaccination for an even wider variety of indoor venues, including restaurants and gyms, regardless of how many people are there.

About 20 states, all of them led by Republican governors, have taken the opposite approach and prohibited vaccine mandates either through legislation or executive orders. Policies vary, but they typically prohibit state agencies from implementing any type of COVID-19 vaccine mandate, prohibit private companies from requiring their customers to be vaccinated, or both.

Montana is currently the only state that prohibits private employers from mandating the vaccine for their employees.

The new federal vaccine mandates will preempt some of these state laws and are likely to face legal challenges.

Universities and schools

Many educational institutions have also played an important role in mandating the vaccine.

Over 1,000 U.S. universities have some form of a vaccine mandate for students, employees or both, including many large public universities. Beyond the usual exemptions for medical or religious reasons, some of these mandates also exclude students learning entirely remotely.

In August, the United States Supreme Court refused to block Indiana University’s vaccine mandate that covered virtually all students and employees and included both religious and medical exemptions. For that reason, I believe similar vaccine mandates at other universities will also likely withstand constitutional scrutiny.

At the grade school level, just two states, Oregon and Washington, have mandated the COVID-19 vaccine for almost all K-12 school employees, while another seven require that teachers and other employees either be vaccinated or undergo regular testing.

In most states, however, vaccine mandates are being determined at the local level — some cities or districts are passing mandates despite a state law that explicitly prohibits them. An ongoing survey of 100 large urban school districts around the country found that a quarter require teachers to be vaccinated.

Los Angeles is the only major school district in the country that requires eligible students 12 and older to get vaccinated against COVID-19. Vaccine mandates for schoolchildren are hardly new, however. Before the pandemic, every state in the nation had some form of mandatory vaccination requirement for K-12 students.

Private businesses

Before the new rule covering private businesses, many companies had already decided to require their workers receive their shots.

Earlier in the year, the Equal Employment Opportunity Commission gave companies the green light that they could adopt mandatory vaccination policies as long as they remained in compliance with antidiscrimination laws.

While companies were initially slow to require vaccines, that changed recently after the Food and Drug Administration gave full approval to the Pfizer vaccine Aug. 23. Dozens of businesses, including Walmart, Goldman Sachs and Google, now require employees to be vaccinated.

Health experts still don’t know how many more people need to be vaccinated to curtail the spread of the coronavirus. But the mandates, if upheld by courts, will likely help the U.S. get closer.
District 11 Sen. Bo Watson last week presented the inaugural Literacy Summit as part of his effort to promote literacy in early childhood education.

Tennessee Education Commissioner Penny Schwinn, State Collaborative on Reforming Education President and CEO David Mansouri, Tennesseeans for Quality Early Education President and CEO Blair Taylor and Hamilton County Interim Superintendent Dr. Nakia Towns joined Watson for the panel discussion.

The conversation explored how Tennessee, Hamilton County and other stakeholders can achieve better literacy outcomes.

“Students who are not reading on grade level by third grade are unlikely to ever catch up, making it clear that prioritizing literacy in early childhood is critical and has a tremendous impact on the future success of the next generation,” Watson said.

The summit took place weeks after Tennessee standardized test scores revealed a marked decline in each grade level. In Hamilton County, literacy scores for second graders dropped 11 percentage points compared to 2019.

In addition to featured panelists, several stakeholders engaged in promoting literacy participated in the event. Attendees included state, county and city elected officials, civic organizations and higher learning institutions as well as members of the community.

“The conversation explored how Tennessee, Hamilton County and other stakeholders can achieve better literacy outcomes. Students who are not reading on grade level by third grade are unlikely to ever catch up, making it clear that prioritizing literacy in early childhood is critical and has a tremendous impact on the future success of the next generation,” Watson said.

With 68% of Tennessee’s third graders now below proficient, the situation is urgent for all student groups, but especially for economically disadvantaged students and children of color,” Taylor added. “We can fix this, but we know skills and performance gaps take root long before third grade and are tied to opportunity gaps.”

Summit participants also reviewed and discussed the Hamilton County Schools Foundational Literacy Skills Plan and the Tennessee Department of Education’s Foundational Literacy Skills Plan Toolkit.

Source: Bo Watson

The Los Angeles Philharmonic has awarded $25,000 to the East Lake Expression Engine as a part of Partners in Music Learning, a new regranting initiative of the philharmonic’s YOLA National program, which supports youth development and music programs across the U.S.

Underwritten by an anonymous donor, this is the first regranting opportunity the Los Angeles Philharmonic has offered.

East Lake Expression Engine is one of 18 organizations across the U.S. to receive the Partners in Music Learning funding this year. Grant funds will support capacity building and programming, as well as increase youth access to music education.

Founded in 2014, the East Lake Expression Engine is an El Sistema-inspired afterschool program based in the East Lake neighborhood of Chattanooga. El Sistema (which translates to The System) is a publicly financed music education program Venezuelan educator and musician José Antonio Abreu founded in Venezuela in 1975.

East Lake Expression Engine aims to help students further their talents and leadership skills through music, enhance the academic success of participants and foster a sense of social responsibility in youth.

The organization has served more than 700 students over the past seven years.

Source: East Lake Expression Engine

The Chattanooga Technology Council will host its annual conference virtually this year.

Scheduled for Friday, Sept. 24, Scenic City Summit will bring together 16 developers, designers, database administrators, project managers and other IT professionals to share real-world business problems, best practices and emerging technologies in 32 sessions.

The conference also will include two keynote presentations.

Tickets are available now at sceniccitysummit.com.

Now in its sixth year, Scenic City Summit will be hosted on the Socio platform to provide speakers and attendees with networking opportunities.

Topics will range from containers in the cloud and functional programming to caching patterns and mutation testing. Keynote speakers Sarah Lin and Kyle Ruddy will discuss cloud transformation and utilization.

Pre-pandemic, Scenic City Summit brought together 400 developers from 72 companies for 40 presentations covering a wide array of subjects.

More at chatechcouncil.org.

Source: Scenic City Summit

Los Angeles Philharmonic honors East Lake Expression

East Lake Expression Engine is one of 18 organizations across the U.S. to receive the Partners in Music Learning funding this year. Grant funds will support capacity building and programming, as well as increase youth access to music education.

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The organization has served more than 700 students over the past seven years.

Source: East Lake Expression Engine
Better late than never

‘Roar’ could use more bite but has good information

You thought you’d be back by now. When you left your job last year, they said they’d call when things opened up, but here we are, 18 months in, and you’re still sitting at home.

It’s finally occurred to you that you’re not going back and you have mixed feelings. Is this a blessing in disguise or, as in “Roar” by Michael Clinton, is it an opportunity to sink your teeth into?

For most of your life, you’ve held down a job, 20 years, 30 years? 40 years, and the pandemic showed you it’s time to shuffle things or perhaps retire.

That’s a word Michael Clinton hates, by the way. “Rewire” is a much better word, he says, or “refire.”

Both sound more empowering, don’t they? Empowering, but also filled with opportunity. Now’s your chance to step back and ROAR, Says Clinton.

REIMAGINE yourself OWN who you are ACT on what’s next REASSESS your relationships to get you there

First, remember what you wanted to “be” when you were 10 and reconnect with that feeling. Dream of the future couple of years hence and start saving money, making moves or taking action to get there. It won’t happen magically.

Journal your thoughts and ideas, including the kind of legacy you hope to leave.

Never be ashamed of where you come from or how you got to where you are. Recall the best and worst relationships you’ve had, your strengths, as well as your weaknesses, and be honest! Don’t even lie when people ask your age.

Remember that your financial security is in your hands. Schedule a “SWOT” analysis regularly to be sure you’re not off-track.

“Act courageous” and have no regrets. Try new things. Make life changes now. Do what Clinton calls “life layering.”

And finally, put it all together. Stop speaking of yourself disparagingly. Gather the people you want to support you and ensure that they do. Build a life that’s “parallel” to work so you can seamlessly ease from the latter and into the former.

“Roar” isn’t a bad book. Pointers are clearly stated inside but most don’t need a lot of explanation. They’re common things, commonsensical and sprinkled inside illustrative anecdotes that are actually quite entertaining.

You might find some nuggets to use, a couple of tidbits that’ll help you on your “second half” of life. But let’s be honest: Chances are you’re 55 or older you’ve already thought about (and even tried!) much of what you’ll read here.

So is entertainment what you want? Probably not entirely, and the frequent name-dropping in the stories sometimes mars the relevance of what’s presented. Wealth and fame, alas, aren’t the most realistic touchstones anymore.

Still, if you’ve really, truly rudderless at this time in your life and you need help finding direction and wind for your sails, author and media adviser Michael Clinton’s advice might offer some help. If you’re good in that department, though, and you see “Roar” on the shelf, just put it back.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.

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**Super crossword**

**ON A FIRST-NAME BASIS**

**ACROSS**
1. Father (5)
2. Mother (5)
3. No. on a car’s sticker (3)
4. Quaint letter (3)
5. Find table fabrics (10)
6. Large town, in Italy (10)
7. Sun slightly (6)
8. Purple fill in a pam (12)
9. Cardinal bow? (8)
10. Green Harriet’s valet (6)
11. Lisa formerly of “The View” (6)
12. Exact eaten at Passover (8)
14. Substitute (6)
15. Earnest and solemn (12)
16. D.C. VIP (5)
17. Four devoted (4)
18. Foremost-colored card given on February 14 (13/14)
19. Hobby scrap (6)
20. Writer Ayn (4)
21. Houston site (8)
22. Little bit (8)
23. A Great Lake (12)
24. A letter (12)
25. Precious gem that formed just recently (11)
26. Pink (12)
27. Put in Italy (11)
28. Breast bothers (6)
29. On precedor (9)
30. Chaser, focus or flaw? (6)
31. Many (7)
32. Undressed (9)
33. Poet with piece (8)
34. University of Maine’s town (8)
35. Reply to “Are you?” (8)
36. Armored small songbird? (Christopher) (8)
37. ED alert (8)
38. Mystery (5)
39. Prose to suit? (6)
40. Who twer on a roc? (7)
41. Absorbed by 97 (1)
42. Sister of Dwayne (8)
43. Fellow of “On,” (then) (8)
44. Up to now (12)

**DOWN**
1. “Very close to” (5)
2. Eternity in poetry (7)
3. “Giraffe” group (7)
4. Black speaker (6)
5. Right turn? (6)
6. “Glee” address (6)
7. Pt. of NOA (6)
8. Peer waste (6)
9. Cover (5)
10. Foot of PND (6)
11. Racer feature (5)
12. Hotel listing (5)
14. Electrical-resistance product (4)
15. Portable bag (8)
16. Cowboy’s workplace (8)
17. Vein (5)
18. 127 (between two saws) (5)
19. Russia and Ukraine (4)
20. Prefix with step (6)
21. Stephen of the screen (5)
22. Swedish vector (5)
23. 38-F. Inkup (4)
24. “No” (4)

**KING FEATURES**

1. Better late than never
2. ‘Roar’ could use more bite but has good information
3. You thought you’d be back by now. When you left your job last year, they said they’d call when things opened up, but here we are, 18 months in, and you’re still sitting at home.
4. It’s finally occurred to you that you’re not going back and you have mixed feelings. Is this a blessing in disguise or, as in “Roar” by Michael Clinton, is it an opportunity to sink your teeth into?
5. For most of your life, you’ve held down a job, 20 years, 30 years? 40 years, and the pandemic showed you it’s time to shuffle things or perhaps retire.
6. That’s a word Michael Clinton hates, by the way. “Rewire” is a much better word, he says, or “refire.”
7. Both sound more empowering, don’t they? Empowering, but also filled with opportunity. Now’s your chance to step back and ROAR, Says Clinton.
8. REIMAGINE yourself OWN who you are ACT on what’s next REASSESS your relationships to get you there
9. First, remember what you wanted to “be” when you were 10 and reconnect with that feeling. Dream of the future couple of years hence and start saving money, making moves or taking action to get there. It won’t happen magically.
10. Journal your thoughts and ideas, including the kind of legacy you hope to leave.
11. Never be ashamed of where you come from or how you got to where you are. Recall the best and worst relationships you’ve had, your strengths, as well as your weaknesses, and be honest! Don’t even lie when people ask your age.
12. Remember that your financial security is in your hands. Schedule a “SWOT” analysis regularly to be sure you’re not off-track.
13. “Act courageous” and have no regrets.
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Find your payoff path

path to normalcy. You navigate progress and setbacks on the path you forge, gaining from getting into more debt as you work your way out of it. Pay it off. Form of lingering debt, make a plan for payback of its own in the form of paying it off. Bringing back another familiar feeling: the dread of "normal" may have felt like "normal" may have been lost.

Milennials on the path forward in the pandemic. But this push to re-create a world that felt something like "normal" may have felt like "normal" may have been lost.

Find your payoff path

Whether you’re back to spending most of your time at home or killing time at an airport terminal before a flight, find time to sort out your debt and pick a payoff strategy.

First, understand exactly how much you owe and to whom. If you don’t know all the details, certified financial planner Pamela Rodriguez in Sacramento, California, suggests pulling your credit reports, which you can do for free.

"Pulling your credit report is probably the fastest way to know what you owe because there’s no hiding from your credit report," Rodriguez says.

Using a spreadsheet, pencil and paper or a debt payoff app, list your debts. Include the balance, interest rate and monthly minimum payment for each. Be sure to account for all forms of debt, like buy now, pay later loans.

Then, dig into your income and expenses to see how much money you can put toward debt and where you can cut spending.

If you’re spending more on dining than you were six months ago, for example, try cutting back on that to free up cash for debt payoff.

Next, pick a strategy for paying it off. Here are a few common tactics:

• Debt snowball: With the debt snowball, you channel your debt payoff energy toward the smallest balance first while making minimum payments on the rest. Once the smallest debt is knocked out, roll the amount you were paying on it to the next smallest debt. As you wipe out more debts, the payment amount keeps growing like a snowball until you’re debt-free.

• Debt avalanche: With this method, you pay off the debt with the highest interest rate first. Then, similar to the debt snowball method, once that is paid off, you cascade the payment onto your debt with the next highest interest rate.

• Balance transfer credit card: If your credit score is high enough to qualify for one, a credit card with a 0% APR promotional period can help you pay off debt faster and cheaper than keeping it on the original credit card. Be sure to wipe out the balance before the 0% promotional period ends to avoid paying interest.

No matter which payoff path you choose, it’s important to decide on one and commit. Waffling between a few different options can cost you time and money as debts continue to accrue interest.

"People have decision overload when figuring out how to pay off their debt," says Thomas Nitzschke, financial educator at the nonprofit credit counseling agency Money Management International. "Just come to terms with the fact that you’re going to have to do something and figure out a way to overcome that emotional barrier."

If you don’t see a way to pay more than the minimums on your debts monthly, think about calling a nonprofit credit counseling agency for free budgeting and debt help.
Flat Top offers fall beauty, produce in Soddy Daisy

By David Laprad

Flat Top Mountain in Soddy Daisy is known for its scenic views of quiet creeks, shadowy hollers and far-off mountains. It’s also the home of farmers who coax crops out of fertile soil and tend the land for the next generation.

The Hughes family has farmed its 600-acre sprawl of Flat Top Mountain for eight generations, says its 67-year-old patriarch, Terry Hughes, a retired commercial tomato farmer who can trace his family’s homestead back to the grandson of a soldier who fought in the Revolutionary War.

“My family has been here since 1820,” he says. “My fourth great grandpa is buried in our cemetery.”

Although the Hughes have farmed their patch of Flat Top Mountain for more than 200 years, this September and October will mark the first time the family has shared its autumn harvest with the public.

Beginning Saturday, Sept. 17, and continuing each weekend through the end of October, the Hughes family will open Flat Top Farm for several family friendly activities including hay rides, an 8-acre corn maze and haunted (but not too scary) nocturnal expeditions.

Visitors will be able to pluck red, yellow, purple, pink and white zinnias from their stems and take them home in Flat Top Farm budvases and wander sun-kissed patches of sunflowers and pumpkins, all ripe for the picking.

With nine kinds of pumpkins growing at Flat Top Farm, chances are someone will encounter a variety they’ve never seen. If they’re lucky, Gus, Hughes’ 10-year-old grandson and the family’s resident pumpkin expert, will be there to identify it.

“This one is an Apogee,” Gus says, pointing to the largest pumpkin in an assortment of nine near a table where the family is selling green beans, tomatoes and honey on a Saturday morning. “This is a Conquest, this is a Moon Whisper and this is a Benchmark.”

As Gus points his way through the pile, he stops and thumps a Daybreak, which he describes as “the one with all the cool colors.”

Guests also will be able to browse an assortment of locally made products in the shelter of the family’s oldest barn. Hughes’ daughter Tera says she expects homemade sheep’s milk soap and other unique goods will be available for purchase.

She also predicts the fresh air, flower picking and slow crawls through the pumpkin patches will stir up appetites, and is planning to have kettle corn, barbecue and other edibles on hand.

But the real attraction will be the farm, which Hughes’ wife, Diane, says extends...
Patterson whips COVID, ready to help others do same

By David Laprad

When Workout Anytime East Ridge manager Siobhan Patterson talks with people about easing back into an exercise routine after recovering from COVID-19, she’s not just speaking as a fitness expert. She’s a voice of experience.

Patterson caught the virus in July 2020. As a lifelong sports and fitness enthusiast, her inability to exercise was just as distressing to her as her physical symptoms.

Even after obtaining a clean bill of health, Patterson was still weak and experiencing shortness of breath, so she was unable to jump back into her cardio-heavy routine.

Instead, Patterson did what she’s now coaching other people to do: She started slow and gradually ramped up the intensity of her workouts.

"I took my time," she says. "For the first week, I just jogged outside a little each day."

Despite her sensible approach, Patterson says she encountered physical and mental roadblocks as she became physically active.

“I had to stop and walk, which had never happened to me,” she recalls. “That was discouraging and made me want to quit. So, COVID can set you back mentally as well as physically."

“But I’m stubborn and kept going until I felt fine.”

After a week on the roads outside her home, Patterson moved her workouts onto a treadmill, where she continued to slowly intensify her routine.

“I gradually increased my speed and running time – or decreased my resting time, depending on how I felt,” she explains.

Patterson focused on cardio because it was her preference. She started playing soccer in her native New Zealand at the age of 3 and, as an adult, has enjoyed competing in triathlons.

But as Patterson fought to restore her stamina after suffering from COVID-19, she found what she says was the key to not only a quicker recovery but also better overall fitness: strength building.

“I felt super weak, so I knew I needed to focus on increasing my strength and not just do cardio,” she notes. “I wanted to develop a more balanced routine.”

Patterson focused on every muscle group, working her arms, legs and core until she felt fatigued and then logging how many ‘reps’ she’d done.

She says this improved her mental wellbeing, too, because it allowed her to see she was progressing.

Over time, Patterson dropped her reps, added more weight and leveled up her cardio. After a month of consistently stepping up her routine, she felt as though she’d returned to her pre-COVID level of strength.

“I was doing more muscle building than I’d previously done, so I was actually feeling better than ever,” Patterson says.

Now Patterson – who holds a bachelor’s degree in exercise science – is sharing the things she’s learned with clients at Workout Anytime.

Easing into a routine is at the top of her list of recommendations. “Do an elliptical machine or an exercise bike – something not too intense,” she advises.

Patterson also suggests focusing on muscle growth. “This is beneficial when recovering from COVID-19 because it increases your endurance, not just for...
Rental market heats up as sales cool a bit

The housing market showed few signs of cooling off in August. School has started and the majority of students are reporting for in-person schooling. But the hot real estate market isn’t just limited to single-family homes; the rental market is quite hot, as well.

The booming U.S. housing market has spilled over to the rental market with demands for apartments and single-family rentals. This demand is a result of high sales prices and an inadequate supply of available inventory.

Increased demand for housing, along with an improving economy, has competition for rental units soaring, and landlords are taking note with the national median rent increasing 11.4% in 2021 so far, Apartment List reports.

In new construction, homebuilders continue to struggle to meet buyer demand, as housing starts nationwide dropped 7% last month, the Commerce Department reports. Single-family home construction declined 4.5%, and multifamily home construction, which includes condos and apartment buildings, fell 13%.

Labor shortages, rising material costs and supply chain setbacks continue to challenge builders, with some projects temporarily paused due to availability and cost of materials.

So how have these factors affected housing in our area? New listings in the Chattanooga region increased 5.1% to 1,376. Pending sales increased 9.7% to 1,266. Inventory levels shrunk 32.1% to 1,257 units.

Prices continued to gain traction.

Brown builds powerhouse at REP

Many of city’s best-known Realtors make the move to indy brokerage

By David Laprad

In 1927, the New York Yankees assembled a batting lineup that included Babe Ruth, Lou Gehrig and other heavy hitters who inflicted horrendous damage on the luckless pitchers tasked with stopping them.

In 1980, the Soviet Union put together what many sports pundits say is still the greatest hockey team to hit the ice. Ironically, many people remember the Red Machine only for its shocking loss to the U.S. in the Winter Olympics.

And no compendium of dream teams is complete without the actual Dream Team, the 1992 U.S. Olympic basketball squad.

Herculean effort was poured into
Visitors to Flat Top Farm this fall will be able to explore this corn maze and enjoy other family-friendly activities.

**FLAT TOP** From page 11

“as far as your eye can see.”

“On a clear day, you can see Big Frog Mountain and Cherokee National Forest,” she says as she squints at the distant mountain, the peak of which appears to be hovering in the blue sky like a light gray cloud.

Hughes can see his family’s cemetery from the shade of the towering red oak under which he’s standing. He can also survey the hills where he now grows green beans and smaller crops of tomatoes.

A column of blue smoke is rising from a distant grove, where Hughes is burning brush near the stream where an earlier grist mill stood.

Living on Flat Top Farm might be a dream for Hughes’ family, but it’s not without its demands. As Tera scans the corn maze, she’s thinking ahead to when she and her dad will harvest it.

“I raise pigs, and dad and I share a herd of cows. After all the fun is over, the corn is going to feed the animals,” she explains.

“Do more reps with less weight. You don’t want to start lifting heavy because that will make you weak.

“Instead, listen to your body. If your arms feel tired, leave them out for that day and focus on your legs or something else. You don’t want to stress out your body.”

Patterson recommends people who are accustomed to working out might have a hard time taking things slow at first, but doing so can help a person avoid more setbacks.

“You might want to go full throttle, but you have to hold yourself back a bit,” she insists.

“On a clear day, you can see Big Frog Mountain and Cherokee National Forest,” she says as she squints at the distant mountain, the peak of which appears to be hovering in the blue sky like a light gray cloud.

Visitors to Flat Top Farm this fall will be able to pick an assortment of zinnias.

To learn when the Hughes will be hosting their haunted experience, follow the Flat Top Farm Facebook page at www.facebook.com/flattopfarmTN.
bringing together these famed crews. But sometimes, a dream team can take shape without the powers that be – or the person in charge – doing anything deliberate to lure talent to their enterprise. This has been the case with Real Estate Partners, a locally-owned independent brokerage, says Darlene Brown – the person in charge.

When Brown launched REP in 2005, she intended it to be a small boutique. But over time, the company has grown to include three offices and about 150 agents who have made REP the No. 3 brokerage in Chattanooga in market share, according to the Tennessee Association of Realtors. The company has remained family-owned and locally owned throughout its 16-year history.

“Robertson is especially grateful for the contributions Brown’s company has made to the Snack Pack ministry she spearheaded,” the local effort provides food insecure students in Hamilton County with nutritious fare. One year, Brown and the agents at REP contributed $40,000 to the grassroots effort. Robertson and Brown also connected through the Greater Chattanooga Association of Realtors, where both have served over the years. “Darlene and I both feel like you should give back to the people who have been good to you,” Robertson says of her service to the association.

Like Griess, Robertson was not a recruit. Rather, she felt she’d become “a little stale” at her previous brokerage, so she picked up her phone and called Brown.

A year and a half later, she says switching to REP reinvigorated her business. “I’m happy with the amount of sales I’m doing. But more than that, I’ve never been happier in real estate.”

While Brown confides to initially being concerned about egos clashing, she says her high-producing agents are actually a humbling and giving group. This is most clearly visible in the way veteran Realtors like Griess, Robertson, Geoff Ramsey and others are taking REP’s newer agents under their wings and teaching them the business, whether through informal mentoring or teaching classes at the company, Brown says. “Our experienced agents are reaching back and bringing the newer agents forward.”

“That’s important at this time in the business. New agents need to learn that this is not the way the business has always been, and it’s not the way it’s always going to be.”

While Brown’s dream team is already stacked with heavy hitters, there are more to come, including another big name she expects to reveal in the coming weeks.

Once again, she says it’s not someone she recruited, but an agent with whom she’d made a natural connection similar to the ties she formed with Griess, Robertson and other agents who have joined REP. “I just want to do good business with good people. Am I looking to grow, grow, grow? No. Sometimes, the best things happen organically.”

The median sales price increased 9.2% to $270,000. Days on market was down 59.5% to 17 days. Sellers were encouraged and low levels of inventory and competitive bids for properties, but having 25 years of experience is really helping me.”

Not only is Griess pleased with the amount of business he’s doing, but he’s also feeling less stress and is enjoying a better quality of life, he raves.

“People say they can see it on my face. I’m spending more time with my wife and traveling more, which has been fantastic. Our lives have chapters, and this is a new chapter for me.”

Janice Robertson has also turned a new chapter in her real estate career at REP. Robertson had worked with Crye-Leike since the late 1990s when she decided to move to REP in early 2020. Like Griess, working for a locally-owned company appealed to her. However, she says her admiration of the community work REP does attracted her to the company. “Darlene and I connected through community service years ago, and I’ve always respected her and am thankful for what she does.”

Robertson is especially grateful for the contributions Brown’s company has made to the Snack Pack ministry she spearheaded. “The local effort provides food insecure students in Hamilton County with nutritious fare.”

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Property Address | Publication Dates | Borrower | Attorney
--- | --- | --- | ---
9532 East Braiderd Rd, Chattanooga, 37421 | 2021-09-10 | Wilson & Associates, PLLC | Sun Phillips
| 2021-09-20; 2021-09-03 | Wilson & Associates, PLLC | Sun Phillips

**SALES TO TAKE PLACE ON 2021-09-20**

**SALES TO TAKE PLACE ON 2021-09-23**

**SALES TO TAKE PLACE ON 2021-10-07**

**SALES TO TAKE PLACE ON 2021-10-10**

**SALES TO TAKE PLACE ON 2021-10-21**

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SUBSTITUTE TRUSTEE’S SALE

SALE at public auction will be on October 21, 2021, at 10:00 AM local time, at the west door, Hamilton County Courthouse, 625 Georgia Ave., Chattanooga, Tennessee, pursuant to Deed of Trust executed by Tommy Alan White, to Jami K. Ferrell, Trustee, as trustee for TJC Mortgage, Inc., a Tennessee Corporation on July 17, 2005, in Book GJ 4219, Page 498, Instrument No. 2015072200093; conducted by LOGS Legal Group LLP, having been appointed Substitute Trustee of the above-referenced property.

The terms of the said Deed of Trust may be extended by the Lender or Trustee.

If you purchase a property at the foreclosure sale, the entire purchase price will be due and payable at the conclusion of the auction in the form of certified/bank check made payable to or endorsed to LOGS Legal Group LLP, in cash, and the Title will be conveyed by the Seller and Trustee.

The right is reserved to adjourn the day of the sale and/or to set the sale on another day, time and place if necessary.

All right, title and interest of the current owner(s) of property to be affected by the sale are hereby reserved and remain subject to all matters shown on any recorded deed, mortgage, notice of judgment, lien or other public record.

The real estate located in Hamilton County, Tennessee, and described in the said Deed of Trust and the entire indebtedness has been declared due and payable by the Seller.

This office may be a debt collector. This sale is subject to, without limitation, all matters of record and not recorded, any unpaid taxes; any restrictive covenants, easements, or set back lines that may be applicable; any prior liens or encumbrances as well as any prior notice by a trustee or the Holder of a deed of trust. The property is sold with the express reservation that the sale is subject to confirmation by the holder of a Deed of Trust or the holder of any other lien or encumbrance including those created by a trustee or any other lien or encumbrance creating a defeasance, trust, secure tenancy, or other interest in the property. The right is reserved to adjourn the day of the sale and/or to set the sale on another day, time and place if necessary.

The foreclosed parties may claim an interest in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust or any party claiming by, through, or under any of the foregoing.

The real estate located in Hamilton County, Tennessee, and described in the said Deed of Trust and the entire indebtedness has been declared due and payable by the Seller.

This office may be a debt collector. This sale is subject to, without limitation, all matters of record and not recorded, any unpaid taxes; any restrictive covenants, easements, or set back lines that may be applicable; any prior liens or encumbrances as well as any prior notice by a trustee or the Holder of a deed of trust. The property is sold with the express reservation that the sale is subject to confirmation by the holder of a Deed of Trust or the holder of any other lien or encumbrance including those created by a trustee or any other lien or encumbrance creating a defeasance, trust, secure tenancy, or other interest in the property. The right is reserved to adjourn the day of the sale and/or to set the sale on another day, time and place if necessary.

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3906 Lake Haven Cir, Chattanooga, TN 37416
 Parcel Number: 1200 B 021
 Owner(s) of Property: Valorie A. Meredith

This office may be a debt collector. This sale is subject to, without limitation, all matters of record and not recorded, any unpaid taxes; any restrictive covenants, easements, or set back lines that may be applicable; any statutory right of redemption of any governmental agency, state or federal; any prior liens or encumbrances including those created by a trustee or any other lien or encumbrance creating a defeasance, trust, secure tenancy, or other interest in the property. The right is reserved to adjourn the day of the sale and/or to set the sale on another day, time and place if necessary.

The foreclosed parties may claim an interest in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust or any party claiming by, through, or under any of the foregoing.

This office may be a debt collector. This sale is subject to, without limitation, all matters of record and not recorded, any unpaid taxes; any restrictive covenants, easements, or set back lines that may be applicable; any statutory right of redemption of any governmental agency, state or federal; any prior liens or encumbrances including those created by a trustee or any other lien or encumbrance creating a defeasance, trust, secure tenancy, or other interest in the property. The right is reserved to adjourn the day of the sale and/or to set the sale on another day, time and place if necessary.

The foreclosed parties may claim an interest in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust or any party claiming by, through, or under any of the foregoing.
SUBSTITUTE TRUSTEE’S SALE
Sale at public auction will be on November 4, 2021, at 10:00 AM local time, at the Main door of the Hamilton County Court House, Chattanooga, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below in the County of Hamilton, State of Tennessee, as Interested Party in the advertisement, for the Hernando County, Mississippi, tax exempt homestead, which tax exempt homestead is located at the address: 403 Oriole Drive, Chattanooga, Tennessee, being Lot 2, Block 47, Orchard Knob Subdivision, as shownly placed record in Plat Book 1, Page 43, in the Register’s Office, Hamilton County, Tennessee.

If applicable, the notice requirements of T.C.A. §67-1-1433.

This sale will be conducted in accordance with the terms set forth in the Notice of Sale, and the property will be sold to the highest bidder subject to all unexpired, unpaid, unexercised, or unclaimed liens, taxes, or assessments, and all other liens, taxes, or assessments against the property, including any lien, tax, or assessment under the provisions of the Tennessee Excise Tax Act, all of which liens, taxes, or assessments shall be paid by the purchaser at the time of the sale.

NOTICE TO INTERESTED PARTIES: SECRETARY OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Applicant Name: BOBBY JOEL BROCK
City of Chattanooga; 7425 and T.C.A. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. The sale may be rescinded only by the Substitute Trustee at any time before the sale, the purchaser tenders the purchase price, and the property is free of liens, taxes, or assessments.

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THIS SALE IS SUBJECT TO ALL MATTERS SHOWN ON THE DEED OF TRUST AND TO ANY MATTER THAT AN ACCURATE SURVEY OF THE PREMISES MIGHT DISCLOSE.

MELISSA HICKS
SAFE ARM, INC.

WHEREAS, the beneficial interest of said Deed of Trust has been assigned to... (additional information)

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by the Beneficiary under... (additional information)

BEING THE POINT OF INTERSECTION OF THE EASTERN RIGHT OF WAY OF NORTH PARK DALE AVENUE AND THE NORTH EASTERN RIGHT OF WAY OF EAST MALLACRE AVENUE (UN-OPENED); AND THE EASTERN RIGHT OF WAY OF NORTH PARK DALE 30 FEET TO A POINT; THEN THE SOUTHEASTERN PART OF THE SOUTHEAST LINE OF OLD MISSION BOULEVARD DISTRICT, AS SHOWN ON THE REVISED PLAT OF RECORD IN PLAT BOOK 332699, PAGE 1289, TOWN OF LAKE SHORE HILLS SUBDIVISION, UNIT TWO (2), LAKE SHORE HILLS SUBDIVISION, AS SHOWN ON THE REVISED PLAT OF RECORD IN PLAT BOOK 8356 DEER RUN CIRCLE, HAMILTON COUNTY, TENNESSEE; NORTHEASTERN RIGHT OF WAY OF EAST MALLACRE AVENUE (UN-OPENED) BUT SUBJECT TO RIGHTS OF THIRD PARTIES...
75 feet to the Southeast corner of Lot 11; thence along the South line of Lot 11; South 86 degrees West 365 feet, or more, to the beginning.

NEWLY CREATED Execute and acknowledge this instrument in the presence of us, and this instrument has been acknowledged before us.

(Seal)

LARRY L. HENRY, Clerk

LARRY L. HENRY, Clerk

Attorney for Plaintiff

FQR21944

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY

DOCKET NUMBER: 2021-3548


Defendant: RAMEY ZEA Y.


NOW, THEREFORE, it is hereby ordered that the property be sold pursuant to the terms of this Notice to the highest bidder for the property

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority that may be created by a fixture filing; and to any matter of which the parties hereto are unaware or which the parties may not have discovered that may affect title.

The sale held pursuant to this Notice may be rescinded at the discretion of the Trustee so that the Trustee may pursue other means of foreclosure and title may not be vacated.

Defendant: MEADOWS EBONNIE M


NOW, THEREFORE, it is hereby ordered that the property be sold pursuant to the terms of this Notice to the highest bidder for the property

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority that may be created by a fixture filing; and to any matter of which the parties hereto are unaware or which the parties may not have discovered that may affect title.

The sale held pursuant to this Notice may be rescinded at the discretion of the Trustee so that the Trustee may pursue other means of foreclosure and title may not be vacated.

Defendant: RAMEY ZEA Y.


NOW, THEREFORE, it is hereby ordered that the property be sold pursuant to the terms of this Notice to the highest bidder for the property

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority that may be created by a fixture filing; and to any matter of which the parties hereto are unaware or which the parties may not have discovered that may affect title.

The sale held pursuant to this Notice may be rescinded at the discretion of the Trustee so that the Trustee may pursue other means of foreclosure and title may not be vacated.
County, Tennessee, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless DEWAYNE CARTRELL BEARD answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, thirty (30) days after the fourth successive publication of this order, the same will be taken as admitted by CHARLES ROBERT COFFEE and the case will be set for hearing ex parte or without CHARLES ROBERT COFFEE presence.

It is ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless JESSICA RENEE STEELE answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, thirty (30) days after the fourth successive publication of this order, the same will be taken as admitted by JESSICA RENEE STEELE and the case will be set for hearing ex parte or without JESSICA RENEE STEELE presence.

This 1st day of September, 2021.

LARRY L. HENRY
Circuit Court Clerk
E. Eversole
Deputy Clerk
Attorney for Plaintiff:
KENNETH RICHARD LAWSON

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 2021CH-182

NOTICE
It appearing from allegations in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon DEWAYNE CARTRELL BEARD, without DEWAYNE CARTRELL BEARD presence.

It is ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless HERIBERTO MENDEZ RIOS and the case will be set for hearing ex parte or without HERIBERTO MENDEZ RIOS presence.

This 8th day of September 2021.

LARRY L. HENRY
Circuit Court Clerk
C. C. Pullina
Deputy Clerk
Attorney for Plaintiff:
H. E. Eversole

NOTICE
It appearing from allegations in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon DEWAYNE CARTRELL BEARD, without DEWAYNE CARTRELL BEARD presence.

It is ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless HERIBERTO MENDEZ RIOS and the case will be set for hearing ex parte or without HERIBERTO MENDEZ RIOS presence.

This 8th day of September 2021.

LARRY L. HENRY
Circuit Court Clerk
C. C. Pullina
Deputy Clerk
Attorney for Plaintiff:
H. E. Eversole

STATEWIDE CLASSIFIEDS
Funding more than $979,000 Readers Every Week!
For placement information, contact this newspaper’s classified advertising department.

WANTED TO BUY OR TRADE
FRONTIER / SAMSUNG - 250 E 4TH ST. 2014 SAMSUNG UN40J5200
801-227-2168

PUBLIC NOTICE
The following vehicle, a 2014 Ford, Vin# 1FADP2H26EM071485 is located at 4835 Blue Bell Ave., Ooltewah TN 37363. It is in the possession of Cherry G. Stanley, who is requesting title to said vehicle. All parties holding any legal interest in the vehicle contact the person in possession by certified mail, return receipt requested within 10 business days of this ad.

Sept. 21, 2021

MQR21997

PUBLIC NOTICE
The following vehicles will be up for auction on or after 10/02/2021 R&J Auto 1705 East 34th St. 1994 Ford F150/14328, 1990 Ford HD4/5449, 2015 Nissan 3N1CD2P24L5939212. Nelson Auto’s 2111 Windsor St. 2006 Cadillac 1955E3701/3194033 Wesco Auto 2500 E 4th St. 2014 Nissan 3N528E782P2/80265 $22,995.00 (J:\Sales\34018\001845013020502000). Call 931-630-3095 or visit Refriger

Cable / Satellite TV
DISH Network, $59.99 for 190 Channels (4K UHD and HD Available) / 1000GB + 80GB $250.00 (J:\Sales\34018\001845062130002200). Additional $25.00 for internet. FREE HD DVR. FREE Streaming on ALL Devices. Call today 1-844-274-6704.

Help Wanted - Drivers
CWS - Owner Operators/small Fleets. CDL Class A 1 year driving experience. Median take home pay 70%. Call 312-291-9169 or visit Refriger

HELP WANTED
WE BUY TRUCKS, VANS, BUSES, RV’s, TRAILERS - 850-734-6393

DENTAL INSURANCE - NOT just a discount plan. Do not walk! Call now! Get your FREE Dental Information Kit with all the details! 1-844-274-8285 dentalplus.com/insurance#6258

WANTED TO TRADE
FRONTIER / SAMSUNG - 250 E 4TH ST. 2014 SAMSUNG UN40J5200
801-227-2168

HELP WANTED - OFFICE
WANTED TO BUY OR TRADE
FRONTIER / SAMSUNG - 250 E 4TH ST. 2014 SAMSUNG UN40J5200
801-227-2168

Public Notices.
pressed him further, though, asking him what the heck are you doing?’ And Williams, said the same thing. Ramey worked for decades and moving to REP, Hite leaving the brokerage where they’d intelligence. But when he saw agents like who had been selling homes as long as his graying mane, he began to notice Realtors about his business. As he contemplated his turning 50 also impacted his thoughts about his mother.

215 pounds of him does as he speaks tearing up, but all 6 feet 4, inches and for life, it might be hard to picture him his parents raised him and still lived. Ramsey admits tending to his mother because I had to,” he notes. Eventually, Ramsey sent his father on a trip to recuperate and moved his mother into his home, which he says he designed with someday caring for his parents in mind.

Ramsey tells about how he aligned his business under another owner when he was successful enough to launch his own company. “He said he needs the synergy of people around him,” Ramsey remembers. “I was thinking about opening my own office, but that helped to change my mind.” Ramsey says there wasn’t a dry eye in the room when he informed the owners and broker at RE/MAX about his decision to leave. “I think the world of everyone there,” he says. Ramsey’s leap to REP is not the first bold move of his career. After tanking in Oak Ridge and then in Knoxville after resurrecting his license, he moved to Chattanooga, where he hoped the third time would be the proverbial charm.

Once settled in, he hopped in his Jeep Wrangler and drove the streets of East Brainerd counting faces on real estate signs. He saw Billy Weathers’ more than anyone else’s. “I’d failed miserably twice because I’d had no training,” he says. “And I knew if I jumped back in on my own, I’d fail a third time, so I went looking for a mentor.” Ramsey called Weathers, who owned the RE/MAX on Encompass Drive, every day for two weeks without receiving a return call. In frustration, he hung his license at another company, went home, changed into a pair of shorts and a T-shirt and started painting his deck.

Then Weathers called. Ramsey seized the moment, telling the veteran Realtor he’d take the leads he was unable to pursue and split the commission with him.

Weathers was warm to the idea and told Ramsey to call him if he ever grew tired of working where he’d hung his license only 30 minutes earlier.

“I’m already tired of them,” Ramsey said.

Weathers provided the education Ramsey needed, and Ramsey stepped out on his own five years later.

He remained with RE/MAX Properties, though. After cutting college short, quitting real estate twice and abandoning a career in restaurant and nightclub management, he was content to have found a home.

Now Ramsey has a new home. Brown says she’s thrilled to have Ramsey at REP, not simply because he’s another feather in her cap, but because she’s seen a side of him he prefers to keep under wraps.

“People know Geoff is a wild, crazy and funny guy, but he also has a heart for giving,” Brown clarifies. “His heart is a big as I want all of our agents’ hearts to be, but he doesn’t want you to know how much he does. And I gravitated toward that.”

Robertson had a part in spilling the beans about Ramsey’s generosity in 2015 when she and the rest of the awards committee at the Realtor association named him Chattanooga’s 2014 Realtor of the Year.

The association cited Ramsey’s civic and business contributions as the reason for the honor. Geoff’s financial and volunteer support of St. Jude Children’s Research Hospital, the Realtor Political Action Committee and the Realtor association embody everything it means to be a Realtor,” committee chairman Randy Durham said at the time.

Not bad for a one-time punk kid who tried to sell houses out of his Corvette. Although Ramsey remains dedicated to his work, he is in a long-term relationship with Realtor Elizabeth Key. He says it works partly because she understands the business.

“Girls I’ve dated in the past didn’t last because they thought I was going to be a lot of fun, and then they realized seeing me is actually a lot of work,” he says, shrugging.

As Ramsey has tallied years, he’s learned the value of taking time off, so on the rare weekend when he has no appointments, he and Key can be found at Barnsley Gardens Resort, or out with their horses or his dogs, enjoying the fruits of their labor.

Ramsey also sets aside time for an annual snow skiing trip with a group of male friends. One can imagine he’s amassed more than a few crazy stories about those trips, too, but what’s happened on the mountain will likely stay on the mountain.

Most days, though Ramsey can be found with his nose to the grindstone, serving his clients and making a difference in his community with renewed energy and purpose.

“I needed to stir things up,” he says. “And I’m glad I did. This place has given my business a new lease on life.”
The Tennessee Titans and See Rock City have partnered to restore three historic barns in East Tennessee. The barns, which feature Titans and See Rock City branding, celebrate both a historic Tennessee tradition and the start of the Titans’ 2021 season.

Visual artist doughjoe, a member of Nashville’s Norf Art Collective, painted the barns. The paintings took about a month to complete through multiple storms, including Tropical Depression Ida.

See Rock City barns first appeared in 1936, brainstormed as a marketing tool by Rock City Gardens founder Garnet Carter and painted by American sign painter Clark Byers. The barns, numbering 900 at their height, quickly turned into Americana icons and drove visitors from around the country to Lookout Mountain. Today, around 50 barns remain, with the majority in Tennessee.

The three Titans-See Rock City barns are located at 1189 Shellmound Road in Jasper, 510 Piercy Road in Jasper and 6087 Highway 411 in Madisonville.

Source: Tennessee Titans; See Rock City

Nashville-based visual artist doughjoe painted this Titans-See Rock City barn.

The Titans-See Rock City barn in Jasper

Photographs provided

Tennessee Titans mascot T-Rac at the team’s See Rock City barn in Jasper.

Marketplace

.Net Developer

NetCracker Technology Corporation in Cincinnati, OH:
Conduct sftwr dsgn, dev & maintenance of ordering & provisioning related sys. Travel to unanticipated client locations approx 5%, as reqrd. May telecomm from any location w/in U.S. Mult positions avail.
Resume to applytongroup@netcracker.com.
Job code 48607.00013
Where’s there’s smoke there’s misinformation
Separating fact from fiction about green cars

By Mark Takahashi | Edmunds

With all the developments in the auto industry you may think your next car will be electric, including a new federal target that would mean half of all new vehicles sold within a decade will have zero emissions. This will be a dramatic – and perhaps unsettling – shift for car shoppers.

With the future landscape in mind, the experts at Edmunds have cut through the misinformation and examined some of the most prevalent EV myths.

Hybrids, EVs are too expensive

Hybrid and fully electric vehicles are more expensive than comparable gasoline-engine cars to purchase initially. But there’s more to the story. After your purchase, you’ll pay less to keep it running.

For example, consider the front-wheel-drive 2021 Honda Passport SUV and the rear-wheel-drive electric Ford Mustang Mach-E. The EPA estimates that an average American driver will pay $2,050 a year to gas up the Passport versus just $650 in electricity to drive the Mach-E for a year.

Some estimates say it can take as long as eight years to recover the increased cost of a battery electric vehicle compared to a gas-powered one, but that doesn’t take into account available financial incentives that can significantly reduce that time.

Many vehicles are eligible for tax credits, and the amounts vary depending on your location. There is additional cost to have a home charging station installed, but there are incentives for that, too.

EVs also have fewer moving parts than internal combustion vehicles and are less expensive to maintain. Regular oil changes will be a thing of the past, and thanks to regenerative braking – using deceleration to generate power to recharge the battery – you won’t need to replace your brake pads as often.

Overall, it’s a good idea to do your EV research and determine your savings before making the leap to electric.

EV batteries and environment

The answer to this one is more nuanced than a true or false answer. Current battery chemistry relies on lithium. Lithium is commonly mined out of the earth in huge pits or extracted from the earth by pumping a brine solution into a hole and evaporating the solution in sprawling above-ground ponds. Neither option is environmentally friendly.

Additionally, lithium mining will have to expand in lockstep to meet EV demand. But future mining sites could very well improve. One example is the planned mine site at California’s Salton Sea, which its backers promote as one of the least disruptive lithium prospects in the United States.

Oil extraction and transportation has its own issues, as high-profile incidents such as BP’s Deepwater Horizon and Exxon Valdez spills have demonstrated. Refining crude oil into gasoline and other petroleum products comes with its own environmental hazards, both in terms of soil contamination and harmful emissions.

EV batteries aren’t recyclable

Actually, yes, it is possible to recycle lithium-ion batteries. It’s just not economically advantageous to do that yet. There are several projects underway to make battery recycling more affordable, and it’s very likely that the company that pioneers the technology will reap huge rewards.

That threshold for economic feasibility also will drop in the event that lithium becomes scarce.

Charging infrastructure

Charging stations are becoming more common, and installing a charger in your home or business has also gotten much easier in the last decade. With the development of DC fast charging, many new EVs can replenish 200-plus miles of range in only 20 minutes.

The hidden component to worry about is where that energy comes from. More than 60% of electricity in the U.S. is generated using fossil fuels. But the share of renewable energy has doubled since the 1980s, and trends suggest that the pace will accelerate.

With the expected increase in EV sales, power consumption will understandably increase, straining an aging power grid. In energy-challenged California, that could spell disaster during summer months when rolling blackouts are already common.

For now, it seems that solar on every roof is the most viable solution.

Edmunds says

It’s best to equate electric vehicles to the idea of paying more up front and reaping the benefits after a year or two of ownership, in terms of both financial and environmental impact. The key takeaway is that over the life of a gasoline-powered vehicle – including manufacture – it will produce far more greenhouse gases than an electric vehicle, even in regions where oil and gas power generation is dominant.

Mark Takahashi is a senior reviews editor at Edmunds. Twitter: @mark_takahashi