All it took was a push or two
Looking back, Hallie Dyer seemed destined to a career in the law.

King Sean’s armed Moonies
Rod of Iron Ministries might not be the best new East TN neighbor.

From jazz, R&B to opera debut
Neshawn Calloway steps way out of her comfort zone with “Flower Duet.”

Will vaccine hesitancy extend to little arms?
Medical experts weigh in as trials seek to soothe concerned parents

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www.HamiltonCountyHerald.com
Dyer finally gets her view from top of ladder

By David Laprad

Attorney Hallie Dyer says she’s held every role one might find in a typical law office at least once. Reared in McMinnville, Dyer’s long, slow climb up the ladder of the legal profession began when Dan Warlick, the late Nashville attorney who assisted in Elvis’ death investigation, plucked her from obscurity to work in his office.

Dyer had performed as a witness for the high school mock trial team at The Webb School in Bell Buckle and taken a law class at Birmingham-Southern College in Alabama, but the legal profession was not on her radar when Warlick snapped her up.

Not knowing she’d stepped on the first rung of a tall ladder, Dyer left to teach at a bilingual school in Honduras. She was still there when Warlick called her and asked her to temporarily fill in for his office manager, who was going to be on maternity leave.

Dyer agreed and then stepped from the second to the third rung when Warlick unceremoniously began assigning her paralegal tasks, including work on a federal criminal case.

Contributing to the case was exciting, she says, and her interactions with the client intrigued her.

“I know this is rare, and everyone says this about their client, but the guy was totally innocent,” she claims, her eyes brightening. “He really was.”

Photo by David Laprad | Hamilton County Herald

Hallie Dyer is a new associate with Duncan, Hatcher, Holland & Fleenor in Chattanooga. She comes to the firm from Knoxville, where she graduated from the UT College of Law.
Steam Logistics to expand Chattanooga operations, add 400 jobs, invest $6.8M

Steam Logistics will expand its existing operations in downtown Chattanooga, investing $6.8 million and creating more than 400 new jobs, the company announced.

The Chattanooga-based logistics business will expand its historic John Ross building.

The company provides integrated logistics solutions across various transportation modes to roughly 200 customers.

“The company’s commitment to creating more than 400 new jobs will have a positive impact on the residents of Hamilton County for years to come,” Gov. Bill Lee said in a statement.

— The Associated Press

The Chattery announces arts program for adults 65 and older

The Chattery has launched a free art program for adults 65 or older. The nine virtual workshops range from watercolor painting to fiction writing. Workshop dates and topics are:

- **Introduction to Writing Fiction**
  - Tuesdays, Nov. 2, 9 and 16, 11 a.m.-1 p.m.
- **Beginner Hand Lettering**
  - Wednesday, Nov. 3, 9:30-11:45 a.m.
- **Abstract Painting for All**
  - Friday, Nov. 12, Noon-1 p.m.
- **Watercolor Painting - River Sunset**
  - Friday, Nov. 12, 3-4 p.m.

**Modern Art Collage**
- **Sunday, Nov. 14, 2:30-4:30 p.m.**

**Chalkboard Lettering 101**
- **Wednesday, Dec. 1, 9:30-11 a.m. ET:**
  - **Watercolor Painting - Secret Life of Plants**
    - Friday, Dec. 10, 3-4 p.m.

**Memory Keeping - The Celebration Banner**
- **Sunday, Dec. 12, 2:30-4:30 p.m.**

**Abstract Ornament Painting**
- **Tuesday, Dec. 14, Noon-1 p.m.**

This program is provided by the Tennessee Arts Commission’s Arts Access grant program, ArtsBuild’s Community Cultural Connections grant program and St. Paul’s Episcopal Church’s Community Outreach Grants Committee.

Teachers for the workshops are Lesley Miller of Lettering with Lesley, Keelah Jackson-Harris of Keedoy Gallery, April Corbett of Upstate Mississipi, artist Lisa Denney and writer Annelli Matheson.

Classes will be hosted on Zoom and will be recorded for people who are unable to attend live. Supplies are provided for workshops that require them and will be available for pickup, drop off or mailed for those who register. Space is limited. Register at www.thechattery.org/arts.

Source: The Chattery
Newsmakers

Shegog joins Siskin Hospital

Bobby Shegog is the new director of the environmental services department at Siskin Hospital. Shegog is responsible for the overall management of Siskin’s first line of defense in infection prevention and control. He will ensure compliance with all regulatory agencies, oversee the departmental operating budget and ensure all staff are trained in medical and safety guidelines.

Shegog brings more than 26 years of experience in health care environmental services to the role. He specializes in emergency incident management and preparedness and has completed advanced FEMA coursework. He is also a certified asbestos hazard evaluation specialist.

Shegog earned a degree in theology from the Jacksonville Theology Seminary in Jacksonville, Florida, and an associate degree in health care business administration from Concorde College in Memphis.

Jake Johnson joins CHI as director of gifts

Jake Johnson will serve as the director of development and major gifts for CHI Memorial, the fundraising arm of CHI Memorial. A native of Ringgold, Johnson brings nearly 10 years of fundraising experience to CHI Memorial. Most recently, he served as a director of development for the American Heart Association, where he led annual campaigns in Chattanooga and Northwest Georgia.

Before his time at AHA, Johnson was a senior consultant at Pennington & Company and worked to conduct feasibility studies and develop and manage capital campaigns. He has raised nearly $12 million during his career.

Salvation Army’s Echelon appoints new president

Chattanooga Echelon, a service organization of young professionals who promote and support The Salvation Army through networking events, volunteer projects and fundraisers, has appointed Kyle Briner, supervisor at HMH CPAs, as its next chapter president.

Tripp Thurston, vice president of commercial banking at Bancorp South and former chapter president, stepped down from the position in September after serving for three years. He will serve on the board as a general member.

Briner has served on the board since 2018 as the service chair. During his time in the role, he founded the Run with Reason fundraising event and raised over $40,000 for the Angel Tree Program.

In his new position as president, Briner will provide supervision for the board and develop, implement and oversee the board’s projects.

Partnership names Wilkerson HR manager

Sarah Wilkerson is now serving as the human resources manager of Partnership for Families, Children and Adults. Wilkerson, a Sewanee: The University of the South graduate, joined Partnership in 2018.

Wilkerson will direct the administrative functions of human resources and oversee the duties of the human resources strategic analyst position.

Masterson joins CHI Memorial

Family physician Dr. Ashley Masterson has joined CHI Memorial Integrative Medicine Associates – Chattanooga.

A native of Red Bank, Masterson earned her medical degree from Lincoln Memorial DeBusk College of Osteopathic Medicine in Harrogate.

She completed an internship and residency in family medicine at Lonesome Pine Hospital Family Medicine Residency Program in Big Stone Gap, Virginia.

Masterson is a member of the American Academy of Family Physicians, the American College of Osteopathic Family Physicians and the American Osteopathic Academy of Sports Medicine.

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130,000 square feet and in addition to

the two-story building, will include a

free-standing automotive center and a
cafeteria.

Joe G. King, president of Moore &
King Pharmacies, was elected president
of the American College of Apothecaries
during a recent national meeting in
Baltimore. King has served as regional
director of the ACA and was field director
for six years and has been a vice president
of the organization since 1969. Winner
in 1969 of the J. Leon Lascoff Memorial
Award of ACA, he is the first nation
president of the college from Tennessee.

Don Fischer, veteran radio and TV
sportscaster and sports director of WRCB,
Channel 3, has been transferred to
another Rust Craft Broadcasting Co., TV
Station WRCB in Rochester, New York.
He served 10 years as sports director of
Chattanooga’s WRCB after spending nine
years in radio here.

The Alhambra Shrine Temple and
nine area Shrine clubs will serve as hosts
for the third annual Fall Color Cruise
here Oct. 31, Jay Harvey Sweeney Jr.,
Shrine potenteate, and Hubert Fry, special
projects chairman for Chattanooga
Convention and Visitors Bureau,
announced.

Covenant College has completed
payments on the mortgage on its Lookout
Mountain property, the former Lookout
Mountain Hotel “Castle-in-the-Clouds.”
The debt was paid three years in advance
of its 10-year maturity date in 1974. It
is the first time the magnificent structure
has been debt-free since its construction
in the early 1920’s. The St. Louis-
based Covenant College, a Reformed
Presbyterian Church school, purchased
the property in 1964 and converted it to
college use.

The Brock Candy Company of
Chattanooga, with 10% of its personnel
handicapped, was named “Tennessee
Employer of the Year” in a ceremony
here Tuesday at the Downtown
Restaurant. Mrs. Tex Ritter was the
principal speaker at the presentation of
the governor’s trophy for employing the
handicapped.

The Citizens’ Committee for a Better
Chattanooga filed petitions bearing more
than 5,000 signatures asking the Hamilton
County Election Commission to call a
referendum on liquor-by-the-drink in
Chattanooga. The petition will not be
considered until the commission has verified
at least the minimum number (3,100) of
signatures to determine if they are qualified
voters in Chattanooga. The number must
amount to 10% of more of the total vote
cast in the county or municipality in the last
gubernatorial election.

The City Commission has approved
employment of 14 new police officers on
the recommendation of Commissioner
Roberts. The officers were hired under
the federal manpower program to provide
additional jobs. Some of the officers will
serve as “foot patrolmen” in several
downtown sections, Commissioner
Roberts revealed.

Col. William Reece Bennett, former
cop of police and businessman in Puerto
Rico, died in a Chattanooga hospital,
Oct. 18. Col. Bennett, a native of Jasper,
was born Nov. 28, 1875, the son of
William Merritt Bennett and Nancy
Hicks Bennett. He was educated at Sam
Houston Academy and Pryor Institute in
Jasper and business schools in Nashville
and Chattanooga. He was a member of
First Christian Church and the Mountain
City Club.

Three new directors have been elected
to the Chattanooga Convention and
Visitors Bureau. Austin Frame, president,
announced. They are Warren J. Sawyer,
building manager for Provident Life and
Accident Insurance Company; Leonard
W. Hancock, innkeeper for Holiday Inn,
Downtown; and Alfred Smith, partner in
Hardie & Caudle Clothing Store.

R. B. (Bob) Gayle of Chattanooga,
president of the Insurers of Tennessee, has
announced that Sen. Howard Baker will
address the annual Insurers convention
in Gatlinburg, Nov. 1. About 500 insurance
professionals are expected to attend the
78th annual meeting, Oct. 31-Nov. 2.
The convention will be entertained by
the “Singing Mocs” of the University of
Tennessee, Chattanooga, Sunday evening,
Oct. 31.

Why the short supply
Holiday shortages are nothing new. Most
years feature a trendy toy or gaming console
that becomes the hot, hard-to-find item when
the holidays approach. But could something
different be on the horizon for 2021?

The cost for shipping containers has risen
during the pandemic from about $3,500 to
“well over $20,000,” says Jonathan Gold, vice
president of supply chain and customs
policy for the National Retail Federation.

“The supply chain throughout the
pandemic has been stretched from end to
end,” Gold says. “Higher costs are often passed
along to consumers at higher prices. That and
the potential for shortages should encourage
people to start shopping as early as possible,
says Jillian Wahlquist, vice president of Tom’s
Toys, an independent retailer with three
locations in California.

“If there’s a special toy or something
that parents are really looking for, buy it now,”
Wahlquist says.

Avoid the mad scramble
Of course, panic buying early in the
season can be just as destructive to your
budget as waiting until the last minute.
Consider drafting a holiday budget now that
incorporates all your expected costs, including
the cost of shipping containers.

Start now
How the toy shortage could
affect your holidays
Many popular toys could sell out long before
the holidays, thanks to ongoing pandemic-
related disruptions. This could be a disaster—or a
great opportunity to reshape how we
shop.

We can shop earlier and more thoughtfully,
resisting the last-minute scramble for “must-
have” items that really aren’t. We can choose
classic over trendy, handmade over mass-
produced. We can swap experiences for stuff
even as we make this an even more meaningful
event for our children.

This approach requires some strategizing
but could result in a saner, less stressful holiday.
Foreclosure Notices
Hamilton County

NOTICE OF SUBSTITUTE TRUSTEE’S SALE
WHEREAS, default has occurred in the performance, terms and conditions of a Deed of Trust dated May 28, 2009, executed by AMANDA D. YAX A/K/A AMANDA HAX, conveying certain real property therein described to KATHRYN HARRIS L, as Trustee, as appears of record in the Register’s Office of Hamilton County, Tennessee, recorded December 2, 2009, in Deed Book 9067, Page 892-899 at Instrument Number 2009013200020076; and
WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Tennessee Housing Development Agency, which is now the owner of said deed; and
WHEREAS, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register’s Office of Hamilton County, Tennessee, to wit:
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, 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 November 18, 2021, at 10:00 AM at the West Door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37404, 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, to wit:
LAND IN HAMILTON COUNTY, TENNESSEE, BEING LOT NO. 4 ON THE FINAL PLAT OF PETTY TRACE, AS OF RECORD IN PLAT BOOK 50, PAGE 153, REGISTER’S OFFICE FOR HAMILTON COUNTY, TENNESSEE, TO WHICH FINAL PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION OF THE foregoing property.
Panel ID: 160-008-04 PROPERy ADDRESS: The street address of the property is believed to be 4030 STANDIFER GAP RD, CHATTAHOOCHEE, TN 37421. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNERS: KABIR A POST KAR A POST, CHRISTOPHER C. POST OTHER INTERESTED PARTIES: SECRETARY OF HOUSING AND URBAN DEVELOPMENT, TENNESSEE HOUSING DEVELOPMENT AGENCY
The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any prior created by a future filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the sale of the day to another day, time and place for the publication, upon announcement at the time and place for the sale set forth above. All right and equity of reversion, estates, or interests otherwise, heirship, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.
This LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
Rubin Lublin TN, PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103
Tel: (901) 833-0992
Fax: (901) 538-0401
Oct. 8, 15, 22, 2021
File: 202037

SALES TO TAKE PLACE ON 2021-12-01

Borrower

Attorney

SALES TO TAKE PLACE ON 2021-11-04

David G. Sprouse
Wilson & Associates, PLLC

SALES TO TAKE PLACE ON 2021-11-10

Bobby Ramsey
Wilson & Associates, PLLC

SALES TO TAKE PLACE ON 2021-11-18

Melissa Hicks
Wilson & Associates, PLLC

SALES TO TAKE PLACE ON 2021-12-01

Linda G. Parks
Wilson & Associates, PLLC

Linda G. Parks, Wilson & Associates, PLLC
Newells LLC dba Shelpoint Mortgage Servicing
Rubin Lublin TN, PLLC
NOTICE OF SUBSTITUTE TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of a Deed of Trust dated October 15, 1999, executed by DAVID T. ENKE, JR., BONNIE A. ENKE, conveying certain real property described to MARLYN A. LRONOP, as Trustee, as same appears of record in the Register’s Office of Hamilton County, Tennessee recorded April 4, 1995, in Deed Book 4484, Page 961; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Community Loan Servicing, LLC aka Bayview Loan Servicing, LLC who is now the owner of said debt; and
WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register’s Office of Hamilton County, Tennessee, on November 18, 2021, at 10:00 AM at the Front Steps of the Hamilton County Courthouse, Chattanooga, Tennessee, proceeded to sell at public outcry to the highest and best bidder for cash or certificated funds only the above described property situated in Hamilton County, Tennessee, to wit: LOT EIGHTEEN BLOCK “A” PLAN OF RIVERSIDE SUBDIVISION AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 16, PAGE 33, REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE; Parcel ID: 136C J 018
PROPERTY ADDRESS: the street address of the property to be sold is 578 AS PLAT BOOK AND PAGE.
FRONTAGE OF LAND: THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, 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 November 18, 2021, at 10:00 AM at the Front Steps of the Hamilton County Courthouse, Chattanooga, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certificated funds only the following described property situated in Hamilton County, Tennessee, to wit: LOCATED IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, BEING LOT NUMBER FOUR (4), BLOCK “G”, LEWIS SUBDIVISION ON POE STREET, IN THE COUNTY OF HAMILTON, STATE OF TENNESSEE.
LESS AND EXCEPT ANY PORTION THAT LIES BEYOND THE CITY LIMITS OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE.
THE LEGAL DESCRIPTION CONTAINED HEREIN IS THE SAME AS THAT IN THE DEED OF PRIOR TITLE.
SUBJECT TO THE FOLLOWING: RESTRICTIONS AND SUBDIVISION ORDINANCES OR REGULATIONS IN EFFECT THEREIN.
OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR PURPOSE.
AND ALL PROVISIONS OF TITLE.
EXCEPT ALL INTERESTS, RIGHTS, AND INTENTIONS WHICH IT HAS FOOTAGE OF ONE HUNDRED FEET. (REFERENCE IS EXTEND BACK NORTHWARDLY, BETWEEN
WHEREAS, default has occurred in the performance of a Deed of Trust dated August 23, 2009, executed by LAURA G. SILCOO, conveying certain real property therein described to Fidelity National Title Company, as Trustee, as same appears of record in the Register’s Office of Hamilton County, Tennessee recorded October 24, 2006, in Deed Book D/987, Page 379; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to National Mortgage LLC d/b/a Champion Mortgage Company who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register’s Office of Hamilton County, Tennessee, on November 18, 2021, at 10:00 AM at the Front Steps of the Hamilton County Courthouse, Chattanooga, Tennessee, proceeded to sell at public outcry to the highest and best bidder for cash or certificated funds only the following described property situated in Hamilton County, Tennessee, to wit: ALL THAT CERTAIN PARCEL OF LAND LOCATED IN THE COUNTY OF HAMILTON, STATE OF TENNESSEE, BEING KNOWN AND DESIGNATED AS FOLLOWING:
LOT FIVE (5), LEWIS SUBDIVISION ON POE ROAD, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 17, PAGE 529, IN THE REGISTER’S OFFICE.
PROPERTY ADDRESS: the street address of the property to be sold is 114 S. Main Street, Suite 500
FRONTAGE OF LAND: THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, 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 November 18, 2021, at 10:00 AM at the Front Steps of the Hamilton County Courthouse, Chattanooga, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certificated funds only the following described property situated in Hamilton County, Tennessee, to wit: ALL THAT CERTAIN PARCEL OF LAND LOCATED IN THE COUNTY OF HAMILTON, STATE OF TENNESSEE, BEING KNOWN AND DESIGNATED AS FOLLOWING:
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LOT FIVE (5), LEWIS SUBDIVISION ON POE ROAD, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 17, PAGE 529, IN THE REGISTER’S OFFICE.
Protect your financial information online

If you’re an investor, you probably enjoy the convenience of managing your accounts online. But you’ll also want to make sure that you’re not making it convenient for hackers, “phishers” and others with bad intentions to gain the same access.

Fortunately, there’s a lot you can do to protect your privacy. Here are a few suggestions offered by the U.S. Securities and Exchange Commission:

- Use a strong password or passphrase. You’ll want to pick a password that would be virtually impossible for anyone to guess, employing capital and lowercase letters, plus symbols and numbers.
- Of course, you’ll want to record the password in a secure place so you won’t forget it. Instead of using a password, you may have the option of choosing a passphrase, which contains a series of words strung together.
- You’ll want to avoid phrases taken from popular culture or that are otherwise commonly used. And it’s also a good idea not to use phrases containing your name, birthday or other personal identifiers.
- Use two-step authentication. If your investment company offers two-step or multifactor authentication, you’ll want to take advantage of it, since it’s a good security tool. When using two-step authentication, you’ll need to add an additional factor – such as your best friend from grade school or the model of the first car you owned, and so on – to your username and password.
- And when you log in to your account from an unrecognized computer, your investment firm may send you a code via text message or email, which you’ll need to enter to open your accounts.
- Activate your account alerts. When you turn on your account alerts, you’ll receive text messages or emails notifying you of certain activities, such as account logins, failed account login attempts, personal information changes, money transfers, adding or deleting of external financial accounts and more. These alerts can help you monitor your accounts for fraud and verify your own moves, as well.
- Avoid using public computers to access investment accounts.
- If you’re at a hotel or library, try to avoid the temptation to use the computer to check in on your investments. But if you do use a public computer, at least take proper precautions. For starters, don’t leave data on a screen and walk away, even for a moment. And when you’re finished with the computer, log out of your account to end the online session. You may also want to change any password you used.
- Ignore suspicious links. Be suspicious of emails or text messages containing links claiming to be connected to your investment accounts. These links could take you to websites designed to solicit sensitive account information, which could then be used for financial or identity theft.
- Even if the link seems to be coming from a business you know, you’ll want to be quite cautious – experienced “phishers” can now create websites or online documents that look real. And keep in mind that legitimate investment firms will not ask you to divulge personal information without going through the password or two-step authentication protocols already described.
- The ability to connect with your investment accounts online can be extremely useful to you – and you’ll feel more comfortable about these interactions if you know you’ve done all you can to safeguard your information.

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All hail King Sean

Militant Moonies might not be the ideal new neighbor

The welcome mat has long been out in Nashville and Tennessee, with predictable results: Businesses and new residents have been pouring in like bees to honey.

The Rev. Hyung Jin Moon, aka Sean, has expanded his “Rod of Iron Ministries” to East Tennessee with the purchase of 200 acres in Grainger County for a “holy retreat.” To the title, is the Rev. Hyung Jin Moon. Who goes, for reasons unknown to me, by “Sean.” And who wears, at times, a crown made of rifle bullets.

Rifles figure prominently in the Rod of Iron Ministries. The Rod of Iron reference comes from various mentions in the Bible. Most biblical analyst interprets the rod to be a shepherd’s staff, or simply as a symbol of God’s authority. For this group, a rod of iron is a rifle. Specifically, it’s an AR-15, which many members often carry with them to services.

The Tennessee “holy retreat,” I gather, will also include a firing range for such weapons.

Elsewhere on the website you’ll find a sympathetic account of a participant’s experience at the “rally” in Washington Jan. 6, “concerns” about the COVID vaccines, including the oft-repeated but bogus notion that they are “gene therapy,” an account about satanism and ritual child sexual abuse that claims there used to be “about 50-60 thousand human sacrifices occurring on American soil every year,” and more.

As it happens, Reverend Sean mentioned the group’s Tennessee acquisition in his recent Cheon Il Guk State of the Union address, I think.

[The Providence of God has reclaimed the lost children of the world through this ministry’s work. The “holy” nature of the organization is understood only by True Believers.]

[No, it doesn’t end there. It continues, I gather, for pages and pages.]

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
Nashville dad Pierce Sandwith jumped at the chance to have his 2-year-old daughter vaccinated against COVID-19 as part of a clinical trial at Monroe Carell Jr. Children’s Hospital at Vanderbilt.

Their other child, a 4-year-old, is being treated there for leukemia – treatments that were first tested years ago in clinical trials – and is doing well, Sandwith says.

He and his wife, Maggie, talked about the vaccine trials and decided they “wanted to pay it forward. … What a blessing for our family.”

The minimum age for receiving a vaccine against COVID-19 outside of a clinical trial is 12, but the minimum age might drop to 5 as early as next month. Next week, Pfizer-BioNTech will share data with federal regulators on the performance of its vaccine in trials for children ages 5-11. If the vaccine is approved, it could be administered to children as young as 5 starting next month.

Clinical trials will continue for vaccinating children from age 6 months to 5 years.

Tennessee has yet to hit the halfway point for full vaccination. Through Oct. 16, 47.8% of Tennesseans were fully vaccinated, and 53.5% had received at least one dose, the Tennessee Department of Health reports. Of roughly 344,700 children ages 12-15 in Tennessee, about 31.4% were fully vaccinated through Oct. 17, and another 5.3% had received one shot and were partially vaccinated.

The divide on COVID-19 vaccines includes parents. One group “can’t wait for the COVID vaccine to be approved for younger children,” and the other is “scared about the new vaccine and doesn’t intend to get it right away,” says Dr. Dorothy Sinard. She and her twin sister, Dr. Barbara Dentz, are pediatricians and work as child health and safety advocates in the Nashville area. Both received their medical degrees from the University of Michigan and have leadership roles with the Tennessee chapter of the American Academy of Pediatrics (TNAAP) and ImmunizeTN.

“We recognize there is vaccine hesitancy across the state and we continue to educate and inform Tennesseans, including parents who are making these decisions for their children, on the safety and effectiveness of the COVID-19 vaccine,” Department of Health spokeswoman Sarah Tankley states.
From R&B to opera: Calloway ready for debut

By David Laprad

As a celebrated singer, Neshawn Calloway rarely feels butterflies in her belly before a performance. Her many years of experience singing classical, gospel, jazz, blues and rhythm and blues in settings ranging from small churches to concert halls in the U.S. and abroad long ago chased those away.

But Calloway admits to feeling a few flutters when she thinks about her Nov. 12 performance at the Granfalloon in Chattanooga, where the audience will catch a rare glimpse of her operatic side.

That evening, Calloway, a mezzo-soprano, will perform selections by Handel and Purcell on her own and then join a soprano to undertake “Flower Duet,” a well-known but challenging piece from a 19th century opera by Léo Delibes.

The latter is the source of Calloway’s butterflies, as she’s never performed it before an audience.

To calm her nerves, Calloway is practicing what she preaches to her vocal students at Chattanooga High School Center for Creative Arts – preparation.

“The way in which I prepare for singing classical music is physically, mentally and emotionally very different from what I do for R&B, for example,” she says. “Classical music requires more focus on technique and me making sure I’m being true to the music and getting the sound I want.

“It also takes more preparation as opposed to jazz or blues, which are second nature to me.”

One of the challenges of the aria for Calloway will be singing in French. While she’s mastered the language of spirituals, the blues legend, sang her songs and told the story of her life.

Calloway’s efforts. In 2013, the Hamilton County Department of Education named her its teacher of the year, and in 2014, the local chapter of the NAACP honored her with its Outstanding Educator Award.

Calloway received national recognition in 2020 when the Country Music Association Foundation gave her its Music Teacher of Excellence Award.

Calloway says she appreciates the recognition but insists the true measure of her accomplishments as a teacher rests with her students.

“If they walk away from my class with nothing but a greater love and understanding of choral music, I consider myself to be successful.”

Calloway still sings in church as a member of Signal Crest United Methodist. And she keeps her jazz, blues and R&B chops in shape as the lead vocalist of Sound Advice, a local neo soul band. But nothing quite stirs up butterflies in her belly like her upcoming performance at the Granfalloon.

“I’m grateful for this opportunity. I get a lot of chances to sing in church and do jazz and other stuff because that’s how people know me, but I want people to get to know me more as classical singer and see all the different sides of me as a performer.”

To purchase tickets to the Nov. 12 performance, dubbed “Dinner and the Opera,” visit www.granfalloon chattanooga.com/calendar-of-events. Three other singers will join Calloway in performing while guests enjoy a three-course meal.
Rising mortgage rates might mean it’s time to act

Over my years as a Realtor, I’ve noticed how the first thing homebuyers look at is price. As obvious as this observation might be, significant issues can arise when price – not financing – is the only consideration.

It might not seem like a big deal, but locking in an interest rate when the rate is lower can potentially make thousands of dollars difference in the lifetime of your mortgage and could change your monthly payment by hundreds, which could make your dream home unaffordable or not.

And the simple fact is home prices won’t be seeing any dramatic price reduction in the near future. So, locking in a favorable mortgage is one of the best ways to make sure you get the most for your homebuying dollar.

Speaking of mortgage rates, they rose sharply above 3% this past week – the highest since April – as consumer and producer prices continue to inflate due to persistent supply bottlenecks and labor difficulties.

The 30-year fixed mortgage rate moved up to 3.05% from 2.99% the previous week, finance mortgage provider Freddie Mac reports. So, it seems rates at the 2% range are over.

A question that pops up for millions of homeowners is whether it’s a good time to sell their home. People typically sell their home after 16 years, the U.S. Census Bureau reports. Meanwhile, there are about 20.2 million homeowners that purchased their homes in the last 10 to 19 years.

Thus, many of these homeowners might wonder if they should sell their homes now or wait.

Nadia Evangelou, senior economist and director of forecasting for the National Association of Realtors, explains: “There’s no doubting it’s a seller’s market. Although the market typically slows down in April – as consumer and producer prices continue to inflate due to persistent supply bottlenecks and labor difficulties.

Greater Chattanooga Realtors donates $10,000 to Snack Pack

Greater Chattanooga Realtors this month presented a $10,000 check to Realtor Janice Robertson, founder of the Snack Pack Food Ministry, during a Realtor volunteering event.

Snack Pack helps feed nearly 2,100 food insecure children in Hamilton County every weekend while school is in session. Snack Pack Food Ministry is one of Greater Chattanooga REALTORS community partnership organizations.

Pictured from left are Fanci Moore, Anita Kapperman, Susan Daffron, Janice Robertson, Carol Seal, 2021 GCR President Robert Backer and James Streeter.
Maybe ‘epic’ is the appropriate word for Agave & Rye

By David Laprad

Definition of epic:
1: of, relating to, or having the characteristics of an epic
2: extending beyond the usual or ordinary, especially in size or scope

Let me tell you about the epic tacos at Agave & Rye.

Agave & Rye is an epic new restaurant in downtown Chattanooga. If you ever ate breakfast at The Blue Plate near the Riverwalk, you can stop mourning its demise because something epically better now occupies that space.

No, I have not forgotten to vary my word use; I have been to Agave & Rye.

And just like having a catchy song stuck in my head, I can’t stop using the word “epic.”

Indulge me for a few paragraphs until I get to the tacos.

The week before Agave & Rye opened Oct. 13, the company’s director of operations gave me a tour of the Chattanooga site. (There are 10 Agave & Ryes in five states. This is the first in Tennessee.)

A few minutes into the walkthrough, I noticed he was preceding every noun with the word “epic.” The staff is epic, the decor and wall art are epic and the food is epic.

“Key word, epic?” I asked.

“There’s no other way to describe us,” he replied. He missed my epic eye roll when he turned to say something to an employee.

When I called Agave & Rye a few days later to find out when they would be opening, the person who answered the phone asked how she could make my day epic. When she hung up, she told me to have an epic afternoon.

I thought it was weird. Like, Jim Jones, Kool-Aid-on-the-menu weird. But then I realized it was a clever marketing tactic.

Urban Dictionary defines epic as “the most overused word ever.” And now when I hear the word “epic,” I think of the tacos at Agave & Rye.

So, when I arrived to eat during Agave & Rye’s second day of business in Chattanooga, I was not surprised when everyone in a company-issued black T-shirt was stuffing the word “epic” into every sentence.

The host asked me if I was having an epic day, replied “Epic” when I said I was and then gave me an “epic menu.”

She also gave me an “epic indicator,” a laminated card I could turn one way or the other to signify if I wanted help or to be left alone.

I can sense you reaching to turn the page. Stay with me.

Before leaving, the host also pointed the way to the restrooms, like a flight attendant before takeoff. That turned out to be helpful.

The menu at Agave & Rye is about two things: Tequila and tacos. There are appetizers, sides and other dishes, but the main attractions are the libations and the food referred to in the Old Testament as manna.

What else could the food that materialized on the ground outside the Israelites’ camp every morning been but tacos? Is there another class of cuisine that could have descended from heaven? I don’t think so.

If you’re skeptical, perhaps a meal at Agave & Rye would change your mind.

As its name suggests, Agave & Rye is not a Tex-Mex joint. While the restaurant does offer a traditional beef taco, that’s the closest it comes to serving Mexican food.

Rather, the pairing of a soft and a crunchy shell at Agave & Rye provides a conveyance for nearly two dozen unique tacos. It is the Agave & Rye experience. It is the epic magic happens at Agave & Rye.
Don’t forget lighting

How to master the spa look for your master bath

With increased time spent at home, more and more homeowners are looking to resort spas for inspiration when it comes to remodeling their bathrooms.

Having a relaxing space at home to unwind not only benefits your mental health and well-being but also increases your home value. In fact, bathroom remodels can have a return of over 60% of your investment when reselling.

While it might seem overwhelming, creating a spa retreat in your own home can be accomplished with just a few changes that can be enjoyed for years to come.

Frameless shower

For the ultimate spa experience, a walk-in shower with glass doors sets the tone and expands the room. If space allows, a double shower with multiple faucets and rain shower heads will not only be something you’ll look forward to after a long day’s work but also can attract buyers if you plan to sell in the future.

Floating vanities

Leaving space below the vanity will give your master bath a modern, airy feeling. A floating vanity not only offers efficient storage and makes the room appear larger, it’s also easy to clean so you can keep that pristine spa vibe.

Freestanding bath

Nothing says resort more than a freestanding soaking tub. If space allows, this elegant and highly-sought addition will instantly upgrade your master bath and can increase resale value.

Natural colors and textures

Taking your cues from nature might be the best way to make your master bath a serene sanctuary.

Earthy colors and textures relax the senses and give your room a rich, luxurious feel. Additionally, textured tile or stone adds more spa appeal and will keep you from slipping on wet floors.

Lighting

The perfect spa aesthetic can’t be accomplished with the right light. However, dimmable lights allow you to adjust the ambiance to your mood. If your space has a window, consider traditional or roller shades so you can also filter the natural lighting to your preference.

Final touches

To finish your personal oasis, consider refined touches such as a heated towel rack so you can wrap yourself in warmth after your shower or bath.

Look for updated storage options that will declutter your countertops for a streamlined look.

And lastly, choose and strategically place artwork and accessories that bring you joy and complete the calming resort vibe.

To find a qualified local professional who can help you with your bathroom renovation and any other home improvement needs, visit the Home Builders Association of Greater Chattanoogas member directory at www.HBAGC.net.

Open House:

BID LIVE OR ONLINE:

BID LIVE OR ONLINE:

For more details, terms and online bidding visit:

LADD SPRINGS ROAD | OLD FORT, TN 37362

To find a qualified local professional who can help you with your bathroom renovation and any other home improvement needs, visit the Home Builders Association of Greater Chattanoogas member directory at www.HBAGC.net.

For more details, terms and online bidding visit:

■ 33’ x 50’ lot
■ 3.19 acres with 309’ of road frontage
■ Mobile home & 1.4 acres

3. 4690 Ladd Springs Rd
■ Approx. 1848 SF | 2 Bedrooms | 2 Bathrooms

2. Ladd Springs Rd
■ 4-bay garage | Office area
■ Shop building & 0.99 acre
■ Level Lot |

4. Ladd Springs Rd
■ Mobile home & 1.4 acres
■ Approx. 1400 SF | 2 Bathrooms | 2 Bedrooms

5. 105 Spruce Street - Copperhill, TN
■ 8’x 14’ shed

6. Spruce Street - Copperhill, TN
■ 8’x 14’ shed

PERSONAL PROPERTY TO BE SOLD INCLUDING:

4. 1965 Ford Model T
5. 1972 Honda motorcycle
6. 1972 Honda motorcycle
7. 1977 Pontiac Can Am Coupe
8. 1976 Ford Galaxie 500

*For more details, terms and online bidding visit www.powellauction.com

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Sinard and Dentz say they hope more people will eventually decide to be vaccinated.

“Medical experts agree vaccines are the best way to get out of the pandemic,” Dentz explains.

“Nothing is without risk, but serious side effects from approved vaccines are extremely rare,” Sinard says. She and Dentz urge parents to ask questions and weigh the benefits and risks of COVID vaccination in consultation with their children’s pediatrician.

Parents still need to make sure their children are up to date on the routine childhood vaccinations for diseases such as polio, tetanus, measles, mumps and rubella.

In these days before a decision is made on vaccinations for 5- to 11-year-olds, it’s a good time to catch up on any missed vaccines, says Dr. Gayatri Jaishankar, professor of pediatrics at East Tennessee State University’s Quillen School of Medicine.

While you’re at the pediatrician with your child, talk with him or her about what to do when vaccines become available to children in your child’s age group, she says.

Here are some basics on COVID-19 and vaccination for parents:

How many children actually get COVID-19?

It’s hard to say: Testing isn’t widespread, children with COVID-19 are often asymptomatic and often don’t act sick even when they are. That said, the Tennessee Department reported 240,000-plus cases of COVID-19 in the 0-18 age group through Oct. 12. The state says those age 14-18 accounted for 4 in 10 COVID-19 cases seen over the summer.

Children with COVID-19 have also been identified in the 2-4 age group. Among the Sawyer cohort, children age 2-11 accounted for 4 in 10 plus cases of COVID-19 in the 0-18 age group.

According to the Tennessee Department, 14.5% of those age 2-11 were hospitalized, 2% were in intensive care and 0.2% required a ventilator.

“Children are not supposed to die so young,” Berthaud says.

The 15,486 deaths reported online that 22 people age 20 or younger – including eight children age 10 and under – had died from COVID-19 from the start of the pandemic through Oct. 14. That’s out of a total of 15,486 deaths.

“Even if you have one child who dies, that’s too much of a casualty,” Berthaud adds.

“Children participating in COVID-19 clinical trials at Meharry Medical College are made to feel at home in the facility’s pediatric waiting room.”

Children are not supposed to die so young,” Berthaud says.

Berthaud is leading the COVID-19 trials at Meharry, including the clinical trials of Moderna’s mRNA vaccine on children, assisted by pediatric clinical investigators Dr. Xyliena Bean, chair, department of pediatrics; Dr. Olayinka Onadeko, director of the Meharry Pediatric Clinic, Dr. Shahana Chaudhury and Dr. Christopher Keefer, both associate professors of pediatrics.

Older children experience symptoms more often than younger children, Edwards says, and about half of children hospitalized with COVID-19 are adolescents.

Additional risk factors for severe COVID-19 in children include obesity, underlying respiratory diseases such as asthma, neurological or developmental problems and seizures. Children who are immunosuppressed, those with complex medical conditions or with more than one medical condition also are at risk.

If my child is unlikely to get very sick with COVID, or even show any symptoms at all, should I be concerned?

Absolutely, Jaishankar says. Children can still get sick or hospitalized. And despite a misconception that children can’t transmit the disease as easily as adults or because they’re often asymptomatic, Jaishankar says, "They are just as infectious as an adult who has a fever from the disease."

“Asymptomatic children can carry a high load of replicating the virus in their nasal passages and transmit the infection,” Berthaud acknowledges. “This raises alarming concern about emerging SARS-CoV-2 variants.” The virus will mutate as long as it can find people to infect, and some mutations will eventually become known as variants. Currently, the Delta variant of the original SARS-CoV-2 virus is circulating in the United States. It is much more contagious than the original version and is the reason for the surge in COVID-19 cases seen over the summer.

Are COVID-19 vaccinations safe?

Meharry’s Berthaud says this is the question parents ask most often.

“The vaccine is safe in adults. It’s a very safe vaccine,” Berthaud says. Moreover, the vaccine has been safe in clinical trials for children, he adds. In the trials at Meharry, for example, “so far we have not recorded any serious safety signals warranting discontinuing the trials or changing the way we do it.”

Scientists developed the COVID-19 vaccines quickly but they didn’t short-circuit the approval and testing processes, says Vanderbilt’s Edwards, who has spent much of her career evaluating the safety and effectiveness of vaccines. Research on the methods used in the vaccines had been going on for years, she notes.

Vaccine makers and regulators will continue to examine vaccine safety even after any regulatory approvals. Vanderbilt’s Clinical Immunization Safety Assessment Center also is available for questions about vaccines, Edwards says.

What about the side effects?

After receiving a vaccine shot, a child may have pain at the site of the shot, just like adults, Edwards says. They also may experience some of the other reactions adults have, such as fatigue, aches, chills and fever. Jaishankar points out.

What about reports of children coming down with myocarditis after receiving a COVID-19 vaccine?

Many parents are concerned about myocarditis, an inflammation of the heart muscle, along with pericarditis, an inflammation of the lining outside the heart. Jaishankar says there’s evidence of greater risk of contracting myocarditis from COVID-19 itself, rather than from a COVID vaccine.

The CDC website says myocarditis and pericarditis can result when a person’s immune system causes inflammation in response to an infection. Symptoms can include chest pain, shortness of breath or palpitations. Since April 2021, increased cases of myocarditis and pericarditis were reported following the mRNA COVID-19 vaccine, particularly in adolescents and young adults, the CDC says. In most cases, those patients who sought medical care responded well to medications and rest and their symptoms improved, the CDC reports. It continues to recommend COVID-19 vaccination for everyone age 12 and older, saying the risk of COVID-19 illness and possible complications exceeds risk from the vaccine.

Are COVID-19 vaccines effective?

“The Moderna vaccine is the most effective,” Berthaud says. “It looks like its level of immunity is much higher and lasts longer” than immunity conferred by other vaccines.

Jaishankar says that mRNA vaccines – the Pfizer-BioNTech and Moderna vaccines – are highly effective. And Edwards says the immune response in 5- to 11-year-old children appears to be as strong as to the responses in the older children and adults.

The safety profile is similar, too.

My child already had COVID. Should he get vaccinated?

Yes. There’s no way to know the level of antibodies that someone will have after recovering from COVID-19, nor is there a way to know how effective the antibodies will be and how long they’ll last.

Edwards says that in general, the level of antibodies a person develops after getting COVID-19 will be proportional to how sick they were. In other words, people with minimal illness will have fewer antibodies.

Vaccines deliver a known quantity of mRNA to get the body to recognize the COVID-19 spike protein and manufacture antibodies. That’s why vaccines are useful and important for those who have already had COVID-19, she says.

Where can parents learn more about vaccinating children for COVID?

Start with your pediatrician, physicians say.

Pediatricians Sinard and Dentz urge parents to ask questions and weigh the benefits and risks of COVID vaccination in consultation with their children’s pediatrician. Meharry’s Berthaud says there are good online sources of information, such as the federal Centers for Disease Control, but a pediatrician will know the child. Edwards recommends the state of Tennessee Department of Health website.

“I think any time you’re getting medical treatment (for your child), you have a right to be concerned and cautious about it,” says Sandwith, whose toddler daughter was vaccinated as part of a trial.

Parents need to talk with their child’s pediatrician so they can make an informed decision about vaccination, he says.

If a family doesn’t have a pediatrician or family doctor, Berthaud encourages them to go to community health care centers, nonprofit health services and the like.

Jaishankar acknowledges some parents may be concerned about hearing different information from physicians as the pandemic continues, but says, “This is not what you told us last year,” she says. That’s because “what’s known about COVID-19 is ever changing as we do more studies.”

Parents with questions about vaccinations need to be able to ask questions of health care professionals.

They should receive thorough answers, Edwards says. “If you hear something that doesn’t make sense, ask your provider.”
Madison retiring as city CFO after nearly 20 years

Daisy Madison, the city of Chattanooga’s longtime chief financial officer, will wrap up her career this year as she begins her transition into retirement, she told senior staff Monday.

Former mayor Gene Roberts hired Madison as deputy chief financial officer in 1992. She served under a succession of mayors, including Jon Kinsey, Bob Corker, Ron Littlefield, Andy Berke and Tim Kelly.

“I didn’t think of it as a job; I looked at it as my opportunity to contribute to the city in which I live,” Madison says. “Because I was serving my community, it was important for me to do the best job I could, and that I do it professionally and with the highest standards of honesty and integrity.”

As senior staff arrived and departed under each new administration, Madison rose through the ranks. She was named city treasurer in 2002 and elevated to chief financial officer and administrator of the Finance and Administration department in 2005. There she continued to serve under each new mayor.

As the technology her department used changed and administrations came and went, one thing remained the same: their local government.

For her efforts, Madison and the city were awarded the Government Finance Officers Association certificate of achievement for excellence in financial reporting, as well as the award for distinguished budget presentation.

In addition, Madison has been recognized for her work upgrading and maintaining the city’s AAA bond rating, which both saves taxpayer money and ensures that more resources flow to city services instead of debt service.

“I was thrilled when Daisy agreed to stay on through our first budget and the reorganization of government, but the loss of such an experienced and talented financial manager is going to sting,” Mayor Kelly says. “Our community has long been blessed by Daisy’s competence under fire and her enduring kindness to those around her.

“On behalf of a grateful city, I thank her for her service and salute her on such a dignified conclusion to her career.”

Madison previously served as a staff auditor for the U.S. Government Accountability Office, worked at accounting firm Arthur Anderson & Co., and was internal audit manager for Hamilton County.

Kelly’s current chief of staff, Brent Goldberg, will assume the duties of chief financial officer moving forward.

As CFO, Goldberg will manage an expanded portfolio that includes the Finance & Administration, Purchasing, Treasury and Grants & Opportunities departments and teams.

Goldberg is a certified public accountant who previously served as chief business officer for Hamilton County Schools. Before that role, he served as executive VP and CFO of Lync Logistics, chief financial officer for the Public Education Foundation, chief operations officer of the city of Chattanooga and director of accounting at U.S. Xpress, and was a senior auditor at a number of accounting firms.

Joda Thongnopuang, who currently serves as Mayor Kelly’s chief policy officer, will serve as interim chief of staff during the transition.

Source: Office of the Mayor

Georgia. The association is one of approximately 1,100 local associations and boards of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors owns and operates a Multiple Listing Service, which is one of approximately 600 MLSs in the country, and services more than 2,700 MLS users.

The servers are also extraordinarily attentive. I don’t think three minutes passed without the young man who took my order stopping to ask how the food was and if I needed anything.

Not only that, but my cup of water was and if I needed anything. As my server returned with my receipt, he seemed to be on my timetable instead of expecting me to be on his. If you’ve ever felt forgotten at a restaurant, then you’ll appreciate this level of service.

As my server returned with my receipt, he smiled and told me to have an epic day. I took that moment to tell him I was tired of hearing that word and to suggest he might tire of saying it.

“Believe me, I understand,” he said, his server veneer cracking a little. As he walked away, I pitied him a little. After leaving work, he probably does everything he can to avoid the word “epic” just to stay sane. This means he’ll never be able to read an epic poem, see an epic movie or embark on an epic road trip. It’s a little sad.

Maybe you’re starting to empathize with him. If so, don’t let your qualms about Agave & Rye’s irksome marketing tactic deter you from visiting the restaurant. Yes, you’ll hear enough “epics” to last a lifetime, but the tacos will have the last word.
The sale of the above-described property shall be subject to all matters shown on any recorded plat, any unrecorded recorded plat, any easements, or set-back lines that may be applicable; any prior liens or encumbrances as well as any prior liens or encumbrances created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. The holder of the executed power of sale is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded by the Substitute Trustee at any time. This sale may be rescinded by the Substitute Trustee at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon an announcement at the time and place for the sale set forth above. In the event of inclement weather, the sale may be rescheduled for a different day and time. The sale shall be held pursuant to this Notice to be rescinded by the Substitute Trustee at any time. The sale is free from all actions, which are presently pending, or which may hereafter be instituted, in and upon said Substitute Trustee, by U.S. Bank National Association. For RCF 2 Acquisition Trust c/o U.S. Bank Trust Dept. or go to www.tnpress.com/TN newspapers for $120/week or 28 East Main Street, Chattanooga, Tennessee 37404. For more info, contact this newspaper’s classified dept. or go to  www.tnpress.com/TN newspapers for $275/week or 28 East Main Street, Chattanooga, Tennessee 37404. We are not responsible for any discrepancies. The holder of the executed power of sale is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded by the Substitute Trustee at any time. FOR MORE INFORMATION, CONTACT THIS OFFICE IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR DEBT COLLECTING PURPOSES. THIS OFFICE IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR DEBT COLLECTING PURPOSES.
This 20th day of September 2021.

It appearing from the record in this cause that the defendant is a non-resident of Tennessee, so that the ordinary process of law cannot be served upon SANDY DENISE WHITBONE CHUBBS and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by SANDY DENISE WHITBONE CHUBBS and the case will be set for hearing ex parte or without SANDY DENISE WHITBONE CHUBBS presence. This 27th day of September 2021.

LARRY L. HENRY
Circuit Court Clerk
J. Visage
Deputy Clerk

The following vehicle a 2007 Honda, Vin# 2HGFA168X9H51468 is located at 2002 Curtis St., Chattanooga, TN 37400. It is in the possession of Sonja Jordan, who is requesting title to said vehicle. All parties holding any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 10 business days of this ad. Oct. 22, 2021, 9AM at 175 Old Edouck Rd., Chattanooga, TN 37400.

PUBLIC NOTICE

To interested parties in Hamilton County, Tennessee, the State of Tennessee, and the United States of America, pursuant to the authority of the Hamilton County Circuit Court, it is hereby announced that an advertisement will be published in The Chattanooga Times Free Press, grocery bag inserts and radio announcements, announcing the sale of property stored from storage unit in the offices of the Circuit Court Clerk of Hamilton County, Tennessee. Notice is hereby given to all parties holding any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 10 business days of this ad. Oct. 22, 2021, 9AM at 175 Old Edouck Rd., Chattanooga, TN 37400.

Notice for auction on or after 11/1/2021 Brown’s Hook & Lock, 121 Shiloh Rd. Shiloh, Tn. 37386 is in the possession of Jacob Sanchez, who is requesting title to said vehicle. All parties holding any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 10 business days of this ad. Nov. 6, 2021, 9AM at 1951 Buchanan Rd., Cleveland, TN 37323.

The following vehicle a 2009 Buick, Vin# 2G1WA56816N113387 is located at 2002 Curtis St., Chattanooga, TN 37400. It is in the possession of Charles M. Carpenter, who is requesting title to said vehicle. All parties holding any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 10 business days of this ad. Oct. 22, 2021, 9AM at 175 Old Edouck Rd., Chattanooga, TN 37400.

Notice for auction on or after 11/1/2021 Shoals Body & Glass, 121 Tech Dr., Eads, TN 38028 is in the possession of Tonya Williams, who is requesting title to said vehicle. All parties holding any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 10 business days of this ad. Oct. 22, 2021, 9AM at 175 Old Edouck Rd., Chattanooga, TN 37400.

Notice for auction on or after 11/1/2021 Brown’s Hook & Lock, 121 Shiloh Rd. Shiloh, Tn. 37386 is in the possession of James Runyon, who is requesting title to said vehicle. All parties holding any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 10 business days of this ad. Oct. 22, 2021, 9AM at 175 Old Edouck Rd., Chattanooga, TN 37400.
What’s an office?

It’s hard to overstate how happy I’ve been that our workforce is more remote now than ever before. Working from home opens options for many people. People are no longer confined to the job market in their town. They can live anywhere. And, they don’t have to commute or go into an open office.

People will argue that working from home just isn’t the same from a culture perspective. I would argue right back that culture can be created in new ways. Yes, it’s different. And, yes, it takes time. But it is possible. Teams can bond through the virtual world.

But, there’s one detail to consider: Since the pandemic started, two spring college graduations have taken place. This means that there are two full classes of college graduates out there who started their careers after working from home became the norm. Sure, some students were doing internships during college. They might have been going into an office. But many college students never get the opportunity to do a single internship. They were still working in food service or another similar industry.

These newly minted graduates are being tossed into a world of Zoom, many working from their parents’ homes. We need to consider the long-term implications of this unique phenomenon. Also, it reinforces the idea that things aren’t going to go back to the pre-pandemic normal. This really is the new normal. There are college graduates who can’t imagine how things might be different in person.

So, what does this mean for you and your business? The right answer is unclear, but we certainly need to consciously make team-building a priority. We need to try to be better communicators. We need to create structure. And, we need to make an effort to train employees.

I’m a big supporter of teaching yourself. But, in an office, it’s easier to do when you can look around at what co-workers are doing. These new graduates don’t have that luxury. They’re walking straight out of college and into their dining room table, trying to piece together what it means to be a full-time employee.

Today’s workers were never really loyal to one company. Imagine if you never met the people you were working with. Imagine how lonely and confusing it might be to work solo from the beginning. College often doesn’t even train students on basics like balancing a checkbook. How do we expect new graduates to come ready to know what they’re doing on Day One?

My takeaway for you is this: If you are working with a recent college grad, take the time to get to know them. Ask them if they need help. And, try to mentor them if you have the chance.

They are our future, after all.

Angela Copeland, a career expert and founder of Copeland Coaching, can be reached at copelandcoaching.com.

SUDOKU

Place a number in the empty boxes in such a way that each row, column, and each small 3x3 box contains all of the numbers from one to nine.

**ANSWER:**

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1 2 3
4 6 5
7 8 9
5 7 3
8 1 4
6 9 2
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**DIFFICULTY LEVELS:**

- 🌟 Easy
- 🌟 Moderate
- 🌟 Tough
- 🌟 Very Tough

**DIFFICULTY OF THIS WEEK:**

🌟🌟🌟🌟🌟
By Rhiannon Potkey

Tennessee senior offensive lineman Jerome Carvin doesn’t need to watch extra tape this week to get a scouting report on Alabama’s leading tackler.

Carvin saw first-hand how disruptive Henry To’o To’o could be during years of practices. Now, Carvin and the Vols will have to deal with To’o To’o as an opponent in a game.

The junior transferred to Alabama in the wake of the turmoil surrounding former UT head coach Jeremy Pruitt’s firing and leads the Crimson Tide in total tackles with 54.

The Vols (4-3, 2-2) travel to play No. 4 Alabama (6-1, 3-1) Saturday night in Tuscaloosa.

“I’m excited. Henry was a great teammate when he was here,” Carvin says with a smile. “I love the guy. But now he’s the enemy, so we’ve got to get after it.”

The storied Tennessee-Alabama rivalry has been heavily lopsided in recent years with the defending national champion Crimson Tide having won the last 14 games. UT’s last win against Alabama came in 2006 in Knoxville, and its last road win in the series was in 2003 (five overtimes).

The 14-game win streak is the longest for either team in the series that began in 1901. Alabama leads the series 58–37–8.

Tennessee is coming off a home loss to Ole Miss last weekend that was marred by abhorrent fan behavior. In the final minute of the game at Neyland Stadium, UT fans began littering the field with debris after objecting to the officials ruling the Vols came up short on a fourth-down attempt.

The actions caused nearly a 20-minute delay as administrators tried to figure out a way for the game to resume safely.

The Southeastern Conference fined Tennessee $250,000, which will be deducted from the university’s share of the SEC revenue distribution. The conference also required UT to review its game management and alcohol availability policies, and use all available resources to identify individuals who threw objects onto the field.

Although not excusing the behavior, UT head coach Josh Heupel says he doesn’t think it’s representative of the majority of UT fans and that he appreciates the “passion and energy” that reverberated during the first home sellout since 2017.

“I’ve been in a lot of competitive arenas as a player and as a coach. There was nothing better that I’ve ever been in than what happened Saturday night,” Heupel says. “As it prepares to face Alabama, Tennessee received potentially promising news on the injury front.”

Heupel said earlier this week that quarterback Hendon Hooker, running back Tyvon Evans and offensive lineman Cade Mays were “day-to-day.”

There was worry when Hooker left the field late in the game against Ole Miss without being able to put weight on his right leg.

“I don’t think it’s a long-term injury,” Heupel says. “I believe in the competitive spirit that they’re playing with. I believe what we’re building, the effort and the ‘want-to.’ I believe in who those guys are and as you build a program, that’s the first place that it starts.”
WR playing behind talented group

Johnson might finally get his chance to shine

With A.J. Brown and Julio Jones as the focal points of the Titans passing game — they combined for 10 catches, 150 yards in Monday night's 43-31 win against the Bills — it's easy for other receivers to get lost in the shuffle. But one player who has made the most of his opportunities — limited due to a hamstring injury — is Marcus Johnson, despite his light use Monday night.

Casual fans might not know much about Johnson, who is with his fourth organization in five years. Originally an undrafted rookie in 2017 with Philadelphia, Johnson spent one year there before landing with the Indianapolis Colts, where he spent three seasons bouncing back and forth between the active roster and the practice squad. In between his gigs in Philly and Indy, he was briefly a Seattle Seahawk, but never suited up there.

When the Titans signed him as a free agent in March, the transaction was an afterthought, given the bigger acquisitions to come at receiver, first with Josh Reynolds and, of course, the trade for Jones in June.

But in training camp, Johnson, who came into 2021 with 42 career receptions and a career-high 497 yards from an undrafted rookie in 2017 with Philadelphia, Johnson spent one year in New York. Originally an undrafted free agent in 2017, he spent his first three seasons with the Indianapolis Colts, where he was designated for return from IR and be ready to come back. "That was a big jump, but I was ready for it," Johnson adds.

"I became a devout Christian, tried to take it in stride and simply wait for another opportunity. "That was a lot of momentum in camp. There was a lot of excitement in camp right there in the first week where I got designated to return. That week of just practicing and not being able to play against the Jets, I think that time of being able to practice and get back in there really helped," he says. Then, with Jones still out with a hamstring injury of his own, Johnson was told before the Jaguars game that he would start and play extensively. He played 48 snaps in his return, catching three balls for 52 yards.

"Against Jacksonville, they rapped it up quick. They said, ‘Expect to start and play a lot.’ That was a big jump, but I was ready for it," Johnson adds.

Tannehill took notice that the connection between the two in camp had not gone away during Johnson's time off. "It was great to have Marcus (Johnson) back out there. I was excited to get him back out there," Tannehill says. "A guy who got a lot of reps with in training camp and feel really confident throwing the ball to. He has a lot of ability and I think it showed up. His first game back, he didn’t really ease into it, he came out, played fast and had some huge plays for us. I’m excited to have him back."

But not nearly as excited as Johnson is to be back and to finally have a consistent role as an NFL receiver.

"There was a lot of momentum in camp and I was looking forward to everything going in, but the injury-happened," he says. "But it was all God’s timing. I waited and I stayed patient and then when I got to get in against Jacksonville, I took advantage of it.

"It feels really good. This league is about consistency, longevity and availability. That’s my mindset. Taking everything in the last couple of weeks to get healthy, and to keep using it for the rest of the season and the rest of my career."

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