Another COVID toll: $2B for funeral costs

Tennesseans wary of vaccinations, open to FEMA burial assistance

By Tom Wood

Pulverized homes, splintered trees and decimated buildings over a mile-long debris trail. Scorched earth or waist-high floodwaters. Those images of natural disasters come to mind when the Federal Emergency Management Agency rushes in to help Americans in times of need.

But there’s another FEMA national disaster relief plan that seems very much under the radar — funeral assistance program for victims of these disasters.

FEMA normally provides “help with the cost of unexpected and uninsured expenses associated with the death of an immediate family member when attributed to an event that is declared to be a major disaster or emergency,” the agency states.

But it has never handled a disaster as large as the COVID 19 pandemic and has already paid $1.3 billion in funeral assistance, as much as $9,000 per death. As much as $2 billion has been allocated.

Why don’t people know more about this assistance? It could be as simple as not thinking of COVID as being in the same category as hurricanes or floods. But COVID has killed far more Americans — 762,000-plus — than those natural calamities.

By comparison, U.S. floods, hurricanes and tornadoes accounted for a combined 5,919 U.S. deaths from 2000-2020. And from 2010-2020, there were 35,654 total U.S. fire deaths.

FEMA has reimbursed many, many times in
Directions on the road to greater diversity

Hinton helps turn good intentions into reality

By David Laprad

In 2016, activist Yerna Myers emphasized the difference between diversity and inclusion while speaking to the Cleveland Metropolitan Bar Association.

“Diversity is being invited to the party,” she said. “Inclusion is being asked to dance.”

Fresh from his unsuccessful Chattanooga mayoral campaign earlier this year, attorney Wade Hinton is inviting local organizations to dance.

Hinton has launched the eponymous Hinton & Company, a professional services firm that helps businesses act on their vocal commitment to diversity and inclusion.

“An organization might be committed to diversity and inclusion but lack a strategy for moving forward, or it might not have the resources it needs to put its words into action,” Hinton says. “We work with them to create impact.”

Hinton is not using the royal “we” but instead is referring to the group of professionals he’s assembled to help him work with clients. This includes, for example, a marketing professor who talks with organizations about how they can communicate more inclusively.

“If a company wants to present a ‘chairman’ award, we might suggest they consider using ‘chairperson’ instead,” Hinton submits as a simple example. “Words and images matter.”

The makeup of his clients also matters, Hinton says, so his firm does not provide cookie cutter templates.
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for cultivating diversity and inclusion. Instead, Hinton & Company partners with its clients for what he calls a journey of discovery and change. “Before we do anything else, we learn where the organization is. We have conversions with its people and look at the data,” Hinton explains. “We then work with the client to develop a plan that’s unique to them.”

His firm’s goal, Hinton says, is to embed the tools it provides into the cultural DNA of its clients. Only then will those practices impact how the organizations and its people function, he adds.

“We want to help our clients reach the point where they’re not following a program or initiative, they’re doing business in a new way – where diversity and inclusion have become a natural part of how they operate.”

Even then, Hinton says, his firm provides metrics that hold the organization accountable for achieving its objectives.

“You have to be able to measure success,” he notes. “If you can’t measure something, then you can’t manage it.”

Since announcing his new endeavor after the mayoral election in August, Hinton has publicly revealed his firm is working with two local clients: U.S. Xpress Enterprises and CBL Properties. He says the key to success at each company, as well as his other clients, is the commitment the leadership has made to diversity and inclusion.

“After the murder of George Floyd, there was a lot of conversation within different companies. When leaders are exposed to certain things, their perspective shifts, and that can spark a desire to move forward,” Hinton says. “I believe leaders can guide a conversation about diversity and inclusion and model it in a way that can get team members on board.”

Hinton says the leaders with which his firm is working at both U.S. Xpress and CBL want to effect change not only within their own walls but also within the broader Chattanooga community.

“Each client is a champion of making sure the entire city is impacted,” Hinton says. “Building something is hard. But if you have leadership that’s dedicated and employees who are passionate, then you can begin to see a difference in even a short period of time.”

The benefits that arise in the wake of greater diversity and inclusion include not only a company attracting a larger pool of talent but also this talent being more engaged and developing new innovations, which in turn leads to improved performance and stronger business results, Hinton continues.

Essentially, Hinton & Company’s website (hintonandco.com) declares, diversity and inclusion can give a company a competitive edge. Hinton is no stranger to the work his firm is doing. In addition to previously serving as Hamilton County’s Equal Employment Opportunity director and Unum’s vice president of diversity and inclusion, he’s either created or helped to create programs centered on diversity and inclusion.

These include Board Connector (which links people of color and other underrepresented groups to the boards of local organizations) and the Chattanooga Legal Diversity Consortium (a conglomerate of law firms, companies and government agencies in Chattanooga that are working to improve diversity in the city’s legal community).

Hinton left the practice of law and his role as city attorney in Chattanooga to work for Unum. “I had a 2-year-old girl, and as I thought about her growing up in this community, I wondered what kind of place we could make it.”

Once Hinton was entrenched in Unum, he says he encountered good intentions but also questions about how the company could become more diverse and inclusive.

Hinton with his family, including his wife, Jana, and his daughter, Genevieve.

Hoping to tackle this challenge across the city, Hinton stepped into the political arena. “I wanted to build an infrastructure that would address systemic issues,” he says. “It wasn’t enough to have a conversation; I wanted to tackle diversity and inclusion from a governmental perspective and bring more people to the table to address these issues.”

Losing the mayoral race did not deter Hinton from what is becoming his life’s work, as he says there’s still ground to be gained.

He uses the local bar example.

“There has been some evolution since I became an attorney. Firms have become more progressive in the acquisition of talent,” he says. “There are leaders within those firms who think diversity is important and the right thing to do and are moving it forward.”

However, Hinton says, the Chattanooga legal community still has work to do when it comes to inviting its diverse talent to dance.

“We need to focus on inclusion, too. Diversity is bringing your unique characteristics to the table, but inclusion is making sure you have a voice and that it’s heard and valued.”

“You can create more diversity, but if you’re not also nurturing an inclusive space, then people are not going to stay with your firm because they don’t feel a sense of belonging.”

Firms that fully embrace diversity and inclusion will reap the competitive edge he believes those values provide, Hinton says.

“I spent most of my legal career talking with clients about how to mitigate risk. If you’re not thinking about this – if you’re not tackling it from a recruiting, retention or marketing perspective – then you’re putting yourself at risk in terms of being a sustainable organization.”

HOPING TO TACKLE THIS CHALLENGE ACROSS

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Continuing Legal Education Seminar Schedule

Seminar prices shown are for:
CBA member/ Non-Member / Staff

Thur. Dec. 2
Family Law Update
Barry Gold
2.5 General and 0.5 Dual hours $95 / $105

Tues. Dec. 7
Quality of Life
Dr. Kristen Black, J.E. “Buddy” Stockwell III, Emily Maddox
Six Dual hours

Thurs. Dec. 9
John Bode & Friends: Labour & Employment
John Bode
Two General hours $85 / $95
Email CBA Executive Director Lynda Hood at Hood@ChattanoogaBar.org or register online at www.ChattanoogaBar.org

Visit ChattanoogaBar.org for complete details about each seminar.

NOTE: Links for viewing will be emailed one day before the seminar.

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

Fees must be paid in advance.

Natural disasters and they thought it was important to do this for COVID patients because it certainly has been a disaster in our country,” says Randy Anderson, named president of the National Funeral Directors Association last month at their Nashville convention. He operates Radney’s Funeral Home in Alexander City, Alabama.

The $1.3 billion that FEMA has disbursed for COVID-related funeral costs has gone to more than 200,000 Americans so far and are for deaths occurring on or after Jan. 20, 2020. Reimbursements are capped at $9,000 per death.

Tennessee, which ranks No. 22 in U.S. per-capita COVID deaths and No. 4 in vaccinations (49% fully vaccinated), is taking advantage of the program at a higher rate than most states, ranking 12th nationally for COVID funeral assistance applications, approved money and number of awards, FEMA reports in its November statistics.

“COVID-19 funeral assistance has brought much-needed financial relief to individuals who have incurred COVID-19-related funeral costs,” a FEMA spokesperson says, calling the relief program “the largest funeral assistance mission the agency has ever implemented. The Coronavirus Response and Relief Supplemental Appropriations Act of 2021 appropriated $2 billion to FEMA to provide financial assistance to individuals and households for COVID 19-related funeral expenses.”

Rodney Wells, general manager of Nashville’s Woodlawn-Roesch-Patton Funeral Home and Woodlawn Memorial Park, says the FEMA program has been a boon for families – especially those that have lost more than one family member to the pandemic.

“When you have a sharp increase in the death rate like that with a virus, it does put a hardship on families when they have maybe two or three family members that passed away, not just one,” Wells says. “They’re having to make arrangements or come up with the money to pay for the services and grave spaces or the cremation process.”

Michael Frazer, general manager at Forest Lawn Funeral Home & Memorial Garden in Goodlettsville, says he’s not sure why more Tennesseans haven’t applied for aid.

“Our end, all we can do is inform the family of FEMA COVID relief,” he says. “We just provide them the information. I’ve had families that used it (and) I’ve had other families (who) for whatever reason decided not to use it.”

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Newsmakers

Spencer Mercer joins Kraft leadership team

Spencer Mercer is the newest member of KraftCPAs, joining a team of 17 partners at the 63-year-old certified public accounting firm. A Greeneville native, Mercer began his accounting career at Kraft’s Nashville location in 2009 after receiving his master’s degree in accounting at the University of Tennessee at Knoxville.

He relocated to join the firm’s Chattanooga team in early 2021 following its acquisition of Matheny Stees & Associates in 2020.

Mercer works in the construction, manufacturing, wholesale and distribution industries with a focus on tax planning, consulting and compliance.

He is a member of the Chattanooga Regional Manufacturers Association, the Associated General Contractors of East Tennessee, the Chattanooga Area Chamber of Commerce, the Tennessee Society of Certified Public Accountants and the American Institute of Certified Public Accountants.

He also has been active as a volunteer with Habitat for Humanity, the Special Olympics and the Susan G. Komen Foundation.

HMH CPAs hires seven

HMH Certified Public Accountants has hired a senior manager, three staff accountants and three administrative professionals to expand services and support growth.

Michael Davis will serve as a senior manager within the Management Advisory Services department. With more than a decade of valuation and consulting experience, Davis will provide valuation analysis of businesses and other intangible assets for purposes of transactions, financial reporting and estate and gift tax planning.

He will also provide expert witness testimony in litigation matters involving business valuation, lost profits and other forms of economic damages.

Davis holds a degree in Economics from Texas A&M University, as well as a Certified Valuation Analyst designation from the National Association of Certified Valuators and Analysts.

Joining the firm as staff accountants are Abigail Bentley, Ashton Mizell and Olivia Young.

Bentley joins the audit department as a graduate of Western Governors University, where she earned a degree in accounting.

Mizell joins the tax department as a Lee University graduate who also earned a Bachelor of Science in accounting.

Young joins the dealership services group. She holds a degree in accounting from the University of Tennessee at Chattanooga.

The firm’s administration team is also expanding. Dustin Bartley joins the firm as an IT systems administrator, Kelry Mann joins the firm as a human resources coordinator and Briana Greene joins the firm as an administrative assistant in the audit department.

50 Years Ago

Saturday, Nov. 13 to Friday, Nov. 19:

Assets of the Interstate Corp. have passed the $250 million, and capital and surplus now exceed $50 million. H. C. Evans Johnson, chairman of the board, announced. He said assets for the first nine months of this year totaled $253,474,971, Sept. 30; capital and surplus reached $51,834,547.

Three executive promotions at Hamilton National Bank have been announced by J. E. Whitaker, chairman of the board. George J. Awad has been elected trust officer; James A. Adkisson, assistant cashier and manager of the Hezvon branch; and Stephen A. Ballard assistant cashier.

The United Fund of Chattanooga completed its 50th successful annual campaign, Friday, Nov. 12, with total pledges of $2,525,205 or 100.3% of the goal of $2,516,794. The total final tabulation is $2,516,794. The total final tabulation is $2,516,794. The total final tabulation is $2,516,794. The total final tabulation is $2,516,794. The total final tabulation is $2,516,794.

50 Years Ago

Chattanooga area.

Mrs. Betty H. Green, organist at First Baptist Church, has been named Tennessee chairman of the American Guild of Organists. The announcement was made at the guild’s national headquarters in New York. Green is past dean of the Chattanooga chapter of American Guild Organists, a former president of the Chattanooga Music Club and the MacDowell Club.

Mayor Robert Kirk Walker has recommended a 5.5% pay increase for all city employees including teachers and school personnel, effective Dec. 1. Other members of the commission indicated they would support the mayor’s recommendation.

The Chattanooga Housing Authority has approved final plans and specifications for $2.2 million, 122-unit apartments to be constructed at two locations in the city. Billy C. Cooper, executive director of CHA reported. The units will be of the townhouse type, with 78 units to be built at a site on Walden Blvd, just off Tunnel Blvd, and 44 units on a location on the western slope of Missionary Ridge just above Notre Dame High School.
Thanksgiving has good claim for top US holiday

As the 400th anniversary of the first Thanksgiving approaches, I suggest that maybe the annual celebration should be recognized as America’s top holiday. Ahead even of Christmas, the perennial No. 1.

I realize this is not a popular notion for many people. Better than the birthday of Jesus? Blasphemy!

Hear me out.

I’ll concede Christmas has some strong cultural arguments on its side. For starters, it lays claim to not just a single day, but a whole season. There are lots of heart-warming songs associated with it and some delightful movies and TV programming. There are those (me not among them) who count the season a loss like presents?

mistletoe. Oh, and presents. Who doesn’t love decorating the tree to sending out cards Christmas Eve.

The Continental Congress in 1777 recommended setting apart Dec. 18 of that year as for “solemn thanksgiving and praise.” George Washington, after being petitioned to do so by Congress, issued a proclamation in 1789 calling on Americans to acknowledge “with grateful hearts the many signal favors of Almighty God especially by affording them an opportunity peaceably to establish a form of government for their safety and happiness.”

Abraham Lincoln followed suit in 1863, suggesting that all Americans ask God to “commend to his tender care all those who have become widows, orphans, mourners or sufferers in the lamentable civil strife” and to “heal the wounds of the nation.” He specified the date as the last Thursday in November.

That pretty much continued until Franklin Roosevelt pushed it a week earlier – to extend post-Turkey Day Christmas shopping – in 1939-40.

That idea didn’t catch on, and in 1941, Congress codified the fourth Thursday in November.

And there we remain.

In the interest of fairness, I should also note that while gratitude is indeed possible. Remind me sometime to tell you the story of how Spike’s use of it led me to become a fan of “Buffy the Vampire Slayer.”

What the Pilgrims unofficially began in 1621 has developed deep official roots in our society.

The MaryEllen Locher Scholarship Fund accepting applicants

The MaryEllen Locher Scholarship Fund at CHI Memorial Foundation is accepting applications for the 2022-2023 school year, focusing on awarding college scholarships to the children of breast cancer patients.

Applications must be students who have either lost a parent to breast cancer, have a parent who is currently undergoing treatment for the disease, or have a parent who is a breast cancer survivor.

Applications are available at memorial.org/melscholarshipfund and must be received by Friday, Jan. 14. College students or high school seniors within a 50-mile radius of Chattanooga are eligible to apply.

Applications must include two written essays, a recommendation letter, a list of extracurricular activities and awards, proof of a breast cancer diagnosis and a school transcript.

The fund does not set a minimum grade-point average requirement; rather, any student is encouraged to apply.

Scholarship winners will be announced in the spring of 2022. The MaryEllen Locher Scholarship Fund was founded as an independent nonprofit in 2002 by MaryEllen Locher, a longtime news anchor and health reporter for WTVC in Chattanooga. Formerly known as the MaryEllen Locher Scholarship Foundation, it joined with CHI Memorial Foundation in January 2021.

Locher started the foundation during her own battle with breast cancer because she was concerned about her son’s future education. She did not want other parents to share that concern while they were struggling with this disease. Locher died in 2005 after her third bout with cancer.

The fund has awarded 540 scholarships in 19 years totaling $981,500.

Funds for scholarships are raised through special events, individual donations, corporate sponsorships and private grants.

Online donations to the MaryEllen Locher Scholarship Fund can be made at memorial.org/foundation. Checks can be mailed to:

CHI Memorial Foundation
2525 de Sales Avenue
Chattanooga, TN 37404.

Make a notation to direct to the MEL Scholarship Fund on the memo line of check.
Workers are own CEOs during ‘Great Resignation’

Until recently, we never would have guessed that there would be something called the Great Resignation. But here we are. It feels like everyone is looking for a new job – in every industry – all at the same time.

The tables have finally turned back in favor of the employee. More than 4.4 million workers voluntarily quit their jobs in September, the most ever recorded for a single month, the U.S. Department of Labor reports.

How did we get here? This is not the shocking overnight phenomenon that appears to be happening. We’ve been building to this for many years. The pandemic simply took it to the next level.

Employees are staying at jobs for shorter periods than in the past. In fact, staying too long is viewed as a negative by many employers. The bar to being labeled a “job hopper” is much lower than it ever was and, frankly, the experience that comes with multiple jobs is valued by many hiring managers.

Most workers grew up seeing their parents or grandparents being taken advantage of at work. Mom or dad committed to a company for their entire career, only to be laid off when that same company needed to save a little money. It is no longer reasonable for any company to expect loyalty when it cannot provide the same in return.

Today’s workers view themselves as the CEO of their own careers. This is even true with regards to education. Often, companies expect new hires to hit the ground running. They take less time for training and development. That responsibility has transitioned to the worker.

Today’s workers expect respect for themselves and their peers. Never in history have employees felt more strongly that employers should take a stand on issues related to social justice or equality.

I hope to see the age of the empowered worker continue into the future. It’s a movement driven by personal choice, the opportunity to choose what’s next in your own career.

When the job market was in favor of the company, you needed a strong network and recommendations to enjoy that freedom.

But this market won’t be here forever. This exciting time reminds me of 2008 when the housing market grew very quickly. Home prices rose at a rate that was not sustainable and eventually fell – dramatically. The bubble burst. Those who counted on it to continue to grow were burned.

Take advantage of this opportunity. Look for your next role. Get a pay raise. Take calculated risks, but don’t burn bridges.

Your network is part of your career. It will help you to take the next step, and you will still need it when the Great Resignation ends.

Stay on good terms with your boss and your colleagues. It’s an investment in your future career path.

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

Super crossword puzzle solution for this week:
Funeral costs vary greatly, depending on what each family wants, ranging from thousands of dollars for elaborate caskets and services to a few hundred for cremation. Walker Posey, a fourth-generation funeral director, offers a glimpse at median family expenses.

“If you’re talking about families who choose to have a service (and) a casket, the average cost is around $7,500. For families who choose cremation with a service, the average cost is $5,100,” says the managing director at Posey Funeral Directors in North Augusta, South Carolina.

FEMA statistics through Nov. 9 show 9,044 Tennesseans have applied for assistance and 4,913 have received reimbursement awards totaling more than $33,960,310. More than 16,500 Tennesseans have died from COVID.

“In Nashville, over 200 individuals who have applied received more than $1,430,000 in assistance, with an average of over six dollars per applicant,” FEMA notes.

FEMA money, of course, comes from taxpayers.

“Ultimately, it is coming from the government, so, ultimately, yes, it did come from you at some point,” says James Olson, owner of Olson Funeral Home & Cremation Service in Sheboygan, Wisconsin.

Two Tennesseans who have used FEMA’s COVID-19 Funeral Assistance are Duena Parker of Murfreesboro and Sharon Swafford of Goodlettsville. Here’s a look at how each dealt with not only the loss of loved ones but the FEMA program as well, followed by a deeper look into other aspects of COVID’s FEMA program.

Paperwork complications

Parker’s mother, Bertha Rayford-Kershaw, 64, died Jan. 9 in New York, just a few months after retiring as an investigator for the New York Police Department. The FEMA program was announced in late March, and Parker says she applied the day it launched in early April.

“I can’t remember exactly the date that I applied, but it was the day they said you could sign up for it on the website, that’s the day I applied for my mom. Everything was OK, but when you have to submit a document, I guess you couldn’t submit more than one document at the same time,” Parker recalls.

The process moved slowly in the earliest days of the FEMA response. The agency’s May report shows that out of the 4,444 Tennessee applications received, only seven had been approved with $42,648 awarded to families.

Blame was mostly assigned to a lack of documentation. That was the case for Parker, who shared funeral expenses with her brother Darnell Rayford, a New York City police officer. Getting information from New York officials, she says, was challenging.

“The biggest issue (for FEMA) was, ‘Oh, the death certificate needs to say COVID.’ Well, each state is different,” Parker says. “In New York and New York City, the death certificates are actually different because her (state) death certificate said ‘natural causes.’”

“Then the medical examiner also released a ‘cause of death’ certificate that stated COVID as the cause. So I had two papers for her, the death certificate and then the actual cause of death certificate, which would normally be given if it was a homicide (or) suicide.

“But in her situation, it said ‘COVID-19’ as her cause of death. So I submitted that and then they were like, ‘Oh, we don’t have this form’ and ‘we need this paper,’ and I was like, ‘well, I submitted that paper.’”

The reimbursement also was complicated by the fact that her brother paid for the funeral expenses in New York but Duena, as the older sibling, was the one filing for FEMA assistance. She says she repaid her brother for her share of expenses and had to document that.

“So they let that go, and we got the initial money (from) FEMA. It didn’t cover anything,” Parker adds.

FEMA covered airplane tickets for both Parker and her husband Phillip. She says the $3,000 it cost to open and close the plot was covered by FEMA, but that the casket was not.

“So we’re still out about $3,000. They covered $7,000, and we paid about $15,000 for her funeral. So, you know, they didn’t cover everything.”

Twice the tragedy

Double misfortune struck the Swafford family this summer when Sharon’s son, Scott, 41, and husband Noel, 74, died eight days apart. Scott died July 30 and his father Aug. 7. Both were U.S. Air Force veterans.

Sharon says she only filed for the FEMA assistance in October because there were so many other details that needed to be immediately addressed.

“We’re just beginning the process. We received the FEMA letter Sept. 22 and filed in late October. We have not received anything (as of Nov. 9),” she says.

And for others who will be filing, she has some advice:

“Go over everything twice and make sure you have the disaster number; emphasize that on the top page (of the document),” she explains.

Frazer, the general manager of Forest Lawn, says the FEMA program is “a positive, especially during the pandemic.”

“With families (like the Swaffords) struggling and people being out of work, it has helped a lot of families that otherwise wouldn’t have the means to recover from having to pay for a funeral,” Frazer says.

“But (Swafford) men were veterans and having to go through the Veterans Administration and do paperwork, and then you’ve got Social Security and other financial things that have to be taken care of after losing two loved ones, so the COVID relief benefited them greatly.”

Tara Besling, the area operations director of Tennessee for Northstar Memorial Group – it owns Spring Hill Funeral Home and Cemetery off Gallatin Pike, as well as operations in Memphis – says the pandemic added to the family stresses because it is often an unforeseen or unexpected death. Also, funerals were often limited to immediate family only.

“Losing a loved one is hard in any circumstance, and then adding on the pandemic, a lot of times families have not been able to gather as a family for quite some time because of the fears of not wanting to potentially give another loved one COVID,” Besling says.

“Both (Swafford) men were veterans and they provided a lot of support to their families,” Besling explains. “So that’s one of the things that a lot of families have experienced is that normally a family will get together and have great quality time. That’s been minimized. From what we can see, it makes it even harder for the families because if the pandemic hadn’t happened, their loved ones would still be with them. So that has been a very hard emotional toll for the families that we serve. A lot of the families themselves are still recovering from COVID.”

How it works, doesn’t work

Woodlawn’s Wells points out that even though funeral homes are there to serve families, they have little to do with FEMA’s assistance program other than pointing families in the right direction to get started.

“We don’t answer (families’) questions because we don’t know the correct answers all the time,” Wells acknowledges. “So the only thing we do is give them the help line number to call (844-684-6333, FEMA. gov) and let the experts handle that side of it. We don’t want to mislead them or give them any false information.”

FEMA’s spokesperson says documentation is the key to getting reimbursed quickly.

“The eligibility decision process begins after the applicant submits all required documentation. Once the agency receives all documentation, processing can take several weeks to complete,” a FEMA spokesperson notes.

“Applicants are not required to pay funeral expenses in full prior to receiving assistance. However, applicants must provide FEMA with a signed funeral home contract, invoice or similar legal documentation that shows the individual incurred COVID-19-related funeral expenses after Jan. 21, 2020.”

Besling explains how the FEMA program impacts both families and funeral homes – that families pay for the funeral upfront and then are reimbursed for those fees as well as certain related expenses.

“We see on the front line what the devastation COVID has caused,” Besling says. “We have seen a lot of death calls. Families have reached out to us because they’ve had a loss of a loved ones.”

“The FEMA program is up to $9,000 currently, and you are able to submit anything – travel or related expenses – to help with the services or arrangements of the loved one that passed away from COVID.”

“So, for example, if the funeral services were $5,000 and that $5,000 was on the funeral home side – if the next of kin, the purchaser, the one that was paying for everything, had to travel in from out of town, they could keep their receipts for the travel, the airline and things like that, the hotel rooms – to be able to submit that for them to review.”

Olson says it can sometimes take months for families to be reimbursed but valuable in time of crisis.

“You know, expenses can be obviously unexpected, but also expensive, especially if there was no planning involved ahead of time – which is what happened with COVID. So the program is there for families to apply for it,” Olson says.

“With any government agencies, the timeline takes a little while. There’s a lot of paperwork a lot of go back and research. They actually do check to make sure that things were legitimate. There is proof required – a death certificate that has to prove the cause and one of the times one of the things is that the cause has to be COVID in order for it to be covered. That is the only thing we do is give them the help line number to call (844-684-6333, FEMA. gov) and let the experts handle that side of it. We don’t want to mislead them or give them any false information.”

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How to talk money with your parents this holiday

Tread carefully

Holiday gatherings may present an opportunity to talk to your parents about important money issues, including estate planning or long-term care. The need to discuss this stuff might feel particularly acute if you don’t see your folks often or if these are the first holidays you’ll be together since the pandemic started.

Tread carefully, though, because these discussions can easily go wrong. Diligent preparation, the right approach and a respectful attitude can help your family tackle potentially uncomfortable subjects without ruining the holiday, advises Amy Goyer, AARP’s national family and caregiving expert.

Identify families would talk “early and often” about issues related to aging, the says. The more remote or theoretical the topic, the easier it can be to discuss.

For example, talking about how to pay for assisted living or a home health aide may be less fraught when the need is hypothetical than when your parent has just fallen down the stairs or is in the hospital.

“Finances are hard to talk about, much less in some kind of a crisis,” Goyer says.

Most U.S. adults say there are obstacles when it comes to discussing important financial topics with family, a study published in October from financial services firm Edward Jones in partnership with Age Wave and Harris Poll reports. The top issues include:

• Avoiding family conflicts (22%)
• Trying to avoid burdening family members with their finances (20%)
• Being too uncomfortable to discuss these topics (18%)

If you want to talk to your parents about money, consider the following steps.

First, adjust your attitude.

Goyer frets when people talk about having to “parent their parents” because the phrase sounds disrespectful. Having a superior or condescending attitude toward your parents, or trying to tell them what they should do, will just make the conversation harder, she says.

“Even though your role changes, you are still their child, and therefore they deserve your respect,” Goyer says.

Instead, research some options in advance so you can present choices to your parents rather than issuing orders. If they don’t have long-term care insurance, for example, they might be able to sell investments or tap their home equity to pay for a nursing home stay.

If they don’t have an advanced directive or other estate planning documents, you could offer to help them use estate planning software or find them an estate planning attorney.

If bills aren’t being paid, you can offer to set up autopayments, take over bill paying or find a daily money manager who will do it for a fee.

“Prepare to abandon ship,” Goyer says. “If your parents aren’t troubled by a situation, but you are, Goyer recommends using “I” statements.

“Never start anything with, ‘You need to,’” Goyer says. “Instead, say, ‘I’m concerned about’ or ‘I want to help you.’ Your role is to provide support for them.”

Prepare to abandon ship

That support includes staying calm if your parents get angry, fearful or sad. Your folks may be embarrassed about their financial situation, worried about the future or resistant to the idea of needing help. Acknowledge those feelings, even if you don’t agree with their viewpoint, Goyer says.

“If they are feeling insecure, or they’re feeling angry at the thought of a change – validate those feelings,” Goyer says. “‘Change is hard.’

But be prepared to drop the subject, at least for the time being, if tensions remain high.

“For some people, (discussing money) is fine, but for others, it’s going to ruin the holiday,” Goyer says. “Maybe the holiday is when we observe, and we make a plan to talk later about it.”

Citation: The Harris Poll survey on behalf of Edward Jones and Age Wave was conducted Aug. 12-16 among 2,020 U.S. adults ages 18 and older. Results were weighted where necessary to bring them into line with their actual proportions in the population.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.
Parker says that while she and her husband battled COVID in Tennessee, her mother was being treated for cancer late last December and caught it from her son, who unknowingly was infected at work by his police sergeant.

“It was a lot harder because you have someone that’s blaming themselves for something that they could not help,” Parker says. “It’s not my brother’s fault, and we don’t blame him. He did his job as a friend by taking her to a chemo appointment and, unfortunately, she did get COVID because of it.”

Bessling says her family likely contracted COVID from someone at their children’s school and that she had to isolate 10 days before she could return to work. She says dealing with the disease gave her a new perspective on what it’s like for families.

“I’ve not been fearful of the virus, but I do respect it. When I say that, I mean I respect it because they put 150% every day into taking care of families.”

Eligible funeral expenses under the FEMA reimbursement program includes standard items such as caskets and plots, as well as family travel. Prepaid funeral expenses are not eligible.

Because of that, I think that our staff and the people in our funeral professions – and health professionals – are true heroes because they put 150% every day into taking care of families.”

Swafford says both she and her son’s family continue to struggle with the double loss of a father and son. Like Parker and Bessling, she and other family members also contracted COVID but survived.

“I started praying and asking the Lord to help me at the very beginning of this,” she says.

“Has helped me through this whole horrible thing. He has given me the peace, courage and comfort that you would not believe and which nobody can do that for you…. I know my son and my husband are both with Him.”

And for the foreseeable future, the FEMA funeral assistance program is going to be there for those families that need financial help to get through these terrible times.

“The Tennessee Board of Funeral Directors and Embalmers extends its heartfelt condolences to the family and friends of any Tennessean who may have lost a loved one to COVID-19,” says Board Executive Director Robert Gribble.

“Tennessee consumers to learn more about this federal financial assistance program in order to help cover burial expenses that may have been incurred. Consumers who have questions about the program should contact FEMA directly for more information, including possible reimbursement of funeral expenses up to a maximum of $9,000 per funeral.”
UT golfer creates program to lead more youth to game

By Rhiannon Potkey

The children attending the clinic at the Gatlinburg Golf Course were told to watch the Golf Channel when they got home because Spencer Cross was playing in a tournament for the University of Tennessee.

Not only is Cross one of the top golfers in college, they were told, he was just like Tennessee.

The Sevierville native grew up playing the local courses, developing his game with support from the local community. Cross founded Smoky Mountain Junior Golf earlier this year as an attempt to repay some of what he had been given.

The nonprofit is dedicated to giving Sevier County children the chance to play golf, learn life skills and meet new friends.

The week after the young golfers saw Cross on TV, the UT fifth-year senior appeared at the next clinic to provide instruction and inspiration.

“Golf is a sport that is kind of hard to access in terms of financial status,” Cross says. “I am very grateful my family was able to give me opportunities, but I know many parents can’t afford it. That is one part of why I really wanted to give back in some way.”

Smoky Mountain Junior Golf provides free access to golf instruction and equipment to children who are residents of Sevier County. The program is open to children eight years old through high school.

SMJG members are eligible to play a free nine-hole round at the Gatlinburg Golf Course Monday–Thursday after 4 p.m. The staff at Gatlinburg Golf Course, led by manager Matthew Poff, also provides free weekly clinics.

The organization just completed its first fall season and plans to resume again this fall. The enrollment and participation in SMJG increased every week throughout the fall. After the final free clinic, the organization gave out two sets of new golf clubs.

One recipient was a 9-year-old girl, and her reaction was the only metric everyone involved needed to measure success. “She just lit up and couldn’t believe anyone would do that for her,” Oliver says. “Now she has the opportunity to continue to grow and learn the game on the golf courses here.”

“I think the biggest thing is just letting kids understand what golf can do for your life,” Cross explains. “I would love for all the kids to go on and get college scholarships in the game of golf, but I would also love for them to realize how good of a game it is for you in all aspects of just developing yourself and networking and meeting new people and just learning integrity and so many different things.”

Bill Oliver has been playing golf in Sevier County for 30 years. He’s says he’s watched Cross develop on the local courses and wasn’t surprised when Cross expressed his desire to start a nonprofit.

“Spencer understands he has a gift to play the game and he has been fortunate enough to be able to play all over the country,” says Oliver, a member of the SMJG board. “He also understands how important it is to grow the game and how important it is for the young people to have mentors and people that can introduce them to the game we love.”

Nate Vaughn followed a similar path as Cross. The sophomore at Walters State attended Wearwood Elementary School in Sevierville, where he was the only golfer in the K-8 student body at the time.

“Golf has not been a huge thing here,” he says. “There are a lot of older people who play, but not that many juniors compared to places like Knoxville or the middle part of the state and Nashville junior golf,” Vaughn explains.

“Cross says he is grateful the local golf courses have been receptive to the nonprofit’s mission. He views SMJG as a win for everyone because it will give kids access to golf and help grow the game overall.

“The courses here allowed me to play golf for cheap or at no cost for all those years because they believed in me and they just wanted to do something good for a local kid. I don’t see why we can’t do that for a lot more kids,” Cross says. “There are a lot of people who want to make a difference in the community and give back to golf.”

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That is exactly what Spencer envisioned.”

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Photograph provided

Information

For more information on the Smoky Mountain Junior Golf program, contact the Gatlinburg Golf Course at 865-453-3912 or follow the organization on Instagram @smoky_mountain_junior_golf

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Expires 11/20/21
Local sales up 17.6%, inventory down 35.1% in October

As temperatures drop, existing home sales continue to be plentiful, buoyed by strong demand, low interest rates and a slight uptick in new listings in recent months, the National Association of Realtors reports.

With interest rates inching upward and experts expecting further rate increases on the horizon, motivated buyers are hoping to lock in their home purchases to take advantage of what are still historically low rates.

On a national level, the U.S. housing market remains robust, with strong activity reported across both rental and residential housing fronts.

Single-family rent prices are increasing rapidly, as demand for single-family housing and inventory constraints forces some buyers to rent, increasing competition and pushing rents up across the nation.

Meanwhile, sales of new construction single-family homes recently hit a six-month high, rising 14% to a seasonally adjusted rate of 800,000, the latest data from the U.S. Department of Housing and Urban Development reveals.

Lawrence Yun, chief economist for the National Association of Realtors, projected last week that there might be a slight drop – about 1.7% – in the total number of homes sold in 2022 over 2021.

Yun also said that even though there might be a decline in sales in 2022, he still forecasts home sales will outpace pandemic levels.

John Johnson finds what he’s been looking for in Chattanooga

By David Laprad

If Realtor Dave Johnson had a theme song, it would be “I’ve Been Everywhere” – a hit for Hank Snow, Johnny Cash and others – because, well, he’s been everywhere, man.

Johnson, 77, could change the lyrics to catalog the places he’s lived or visited. For example, he could replace the first string of locales with “I’ve been to Grosse Pointe, Jackson, Muskegon, Michigan, Oklahoma, Colorado, Texas and back again, Wisconsin, Ohio, Florida, Tennessee, Alabama, Georgia, Virginia, so much to see” – and that would cover just his early years.

“I’ve lived in quite a few states,” Johnson laughs. “I feel like I’m in a witness protection program.”

Along the way, Johnson has held a few jobs that were off the map. After studying international marketing at Northern Michigan University, for instance, he went to a Red Adair school and then taught oil riggers how to extinguish fires.

“We would dig a 40-by-40-foot trench, fill it with oil and then light it up,” he recalls. “I didn’t necessarily like that job.”

Johnson does, however, enjoy real estate. Contrary to his wandering ways, he does business mostly in Lookout Mountain, Georgia, where he and his wife, Rebecca, live in a post-and-beam house overlooking Mclemore Cove.

“I don’t go into Chattanooga,” Johnson says. “I feel like I’m in a weird little town in Texas that’s close to everything.”

Instead, Johnson spends his days welcoming people from California, Florida and elsewhere to Lookout Mountain and introducing them to life in the city. He says he enjoys the pace of life he prefers.

It also gives Johnson time to pursue the other things he enjoys such as restoring antique cars. He can also be found on Wednesday mornings selling the company’s talent to clients for projects.

At 55, Johnson took an early out from out west in our RV,” he beams, sounding like he’s about to launch into a chorus of Snow’s song. “We went to Sun Valley, Santa Fe, San Antonio and Marfa, a weird little town in Texas that’s close to nothing.”

Although Johnson calls himself a nomad, he is capable of sticking with one employer. After leaving the oil rig gig, he landed at IBM, where he spent 28 years selling the company’s talent to clients for projects.

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At 55, Johnson took an early out from

Dave Johnson is a Realtor with Century 21 Prestige in Chattanooga. He operates mostly on Lookout Mountain, where he and his wife live when they aren’t traveling the U.S. in their RV.
Titans general manager Jon Robinson did not hesitate to draft Jeffery Simmons in the 2019 NFL draft, even after he had fallen down the draft boards. Simmons, a projected Top 10 talent in that year’s draft, dropped to the Titans at No. 19 in part because of a knee injury suffered two months before the draft while training and, in part, because of an assault issue involving a woman from his college days at Mississippi State.

The Titans said they were confident Simmons was repentant of the assault and that it was an isolated incident. They also said they were confident Simmons’ knee injury would heal enough to allow him to play some in 2019.

And with those two issues accounted for, the Titans also were confident they were getting a player that someday would be a game-changer on the defensive line. Given how Simmons has performed the past two weeks, someday might be now for Robinson and the Titans in terms of what they are getting from the star defensive tackle.

Simmons introduced himself to a national television audience two weeks ago when he sacked Los Angeles Rams quarterback Matthew Stafford, a potential MVP candidate, three times and also got pressure on another play to force an interception. On Sunday, against the New Orleans Saints, Simmons got to Trevor Siemian twice, giving him five sacks in the past two games and 7.5 sacks for the season.

Simmons’ dominance extends far beyond sacks and the stat sheet, as he is usually double-teamed on the interior, freeing single blocks for guys like Harold Landry or Denico Autry, who have put up strong numbers, as well. Simmons also is a force in stopping the run, and in his third NFL season appears to be tapping into the potential Robinson saw when he took him in that 2019 draft.

For Simmons, coming into his own as a pass rusher and dominant defender is a process and is something that remains a constant focus.

“I think that’s just a part of this game,” Simmons says. “Each year, each game, each day, I want to get better. I want to play better each and every week. Hopefully next week I play at a higher standard. I hold myself to higher standards. I love what I do, so each and every week, I know my teammates hold me to a high standard. I hold myself to a high standard, as well as the coaches. So, eventually it’s got to get better.”

Coach Mike Vrabel sees that buy-in from Simmons and says it is one of the reasons he enjoys coaching him.

“Jeffery will always raise the standards or expectations. He is such a great guy to be around. Love seeing him every morning,” Vrabel points out. “We would miss him if we came to work and he wasn’t here one day. Just his attitude, his demeanor, his leadership and, obviously, the production.”

Some of Simmons’ success has come because of the arrival of Autry as a free agent from Indianapolis.

“I just think that they are great people. They are great teammates. Talented players. They are finding ways to work together,” Simmons says. “I love this team,” says defensive lineman Jeffery Simmons, who is emerging as one of the best young players in the NFL. “So each and every week, I am just trying to get better.”

By getting the flu vaccine, you are protecting yourself and keeping your community safe.

We do all the work!
Statistically a dangerous time

Take care against fire, accidents this Thanksgiving

“Trawlers are really slow, so you have to live on a boat for two years,” he explains. “One of my biggest accounts was Shaw IBM and retired. To celebrate, he and his wife spent two years chugging through the waters off East Coast of the U.S. in a trawler. “One of my bucket list items was to travel the world at my leisure.” Before the big day, give your stovestop and oven a good cleaning, being careful to remove any food and grease residue that could start a fire. Then Johnson was working in guest services at the Tennessee Aquarium when he caught the real estate bug. “I was spending most of my time answering questions about Chattanooga from people who were from out of town. I liked telling them about the city and figured real estate would be good thing for me to do.” Johnson launched his business at Keller Williams in 2009. Since then, his most memorable sale was his first one. “Sen. Corker had bought a house on Lookout Mountain but never moved into it – and I was able to sell it for him. The fellow who bought it said the only way he’d buy it is if Corker was at the signing. He was a fan.” Fortunately, Corker agreed to be there.” At 77, Johnson admits he could retire, but he says he enjoys being active. This offers a glimpse into his nomadic nature, which partially stems from his drive to be productive. When Johnson isn’t crossing items off his bucket list, he’s ...
Notices and Tribunals

**FOOTNOTE**

**SUBSTITUTE TRUSTEE'S SALE**

Defaulter having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust, executed May 8, 2017, by JEREMY G HOWARD, unwhorthy to Huntly Gordon, as Trustor, and as same appearer of record in the Register's Office of Hamilton County, Tennessee, in Book G 11046, Page 386, and the undesignated and having appointed as Substitute Trustee by instrument recorded in the said Register's Office, and the owner of the debt secured, Tennessee Housing Development Agency, having recognized the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of any part thereof, at the option of the owner, is to give notice that the undersigned will, on Monday, November 29, 2021, commencing at 10:00 A.M., at the West Front Door of the courthouse, Chattanooga, Hamilton County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to-wit:

Situated in County of Hamilton, State of Tennessee.

The undersigned Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by virtue of the power, duty, and authority vested in and in-trusted upon said Successor Trustee, to the extent of any and all prior deeds of trust, liens, dues, assessments, encumbrances, defeasances, waivers, claims and matters other than those that may take prior over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this foreclosure sale. THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATION OR WARRANTIES, EXPRESS OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LINE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Trustee. The right is reserved to adjourn the sale to another time or to another day, and time, place, and form, without further publication or notice.

In the Register's Office of Hamilton County, Tennessee, and being more particularly described as follows: Located in the City of Chattanooga, Hamilton County, Ten- nessee, a certain Deed of Trust executed May 8, 2017, by JEREMY G HOWARD, unwhorthy to Huntly Gordon, as Trustor, and as same appearer of record in the Register's Office of Hamilton County, Tennessee, SUBJECT TO THE requirement of recording ordinance No. 1843 of the City of Chattanooga, Tennessee, and any amendments thereto.

The sale held pursuant to this Notice may be adjourned to the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale to be set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks, in such situations, notices will be mailed to interested parties of record. W.A. No. 390732

DATED: November 3, 2021

Wilson & Associates, P.L.L.C.,
Successor Trustee

Notices of Trustee's Sale

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated June 28, 2019, and the Deed of Trust of even date securing the same, recorded July 2, 2019, in Book G 11046, at Page 229, in the Register's Office of the Register of Deeds for Hamilton County, Tennessee, executed by Jared Ramby, conveying certain property therein described to Euphia, Inc. as Trustee for Mortgage/Electronic Registration Systems, Inc., as beneficiary, for covenants and conditions therein contained.

NOW, THEREFORE, notice is hereby given that the entire indebtedness is hereby declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and in-trusted upon said Successor Trustee, to the extent of any and all prior deeds of trust, liens, dues, assessments, encumbrances, defeasances, waivers, claims and matters other than those that may take prior over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this foreclosure sale.

The title is believed to be good, but the undersigned will sell and convey only as Trustee. The right is reserved to adjourn the sale to another time or to another day, and time, place certain, without further publication or notice.

In the Register's Office of Hamilton County, Tennessee, and being more particularly described as follows: Located in the Second Civil District of Hamilton County, Tennessee, a certain Deed of Trust executed May 20, 2012, in Book No. GI 9791, at Page 525, and recorded in the Register's Office of Hamilton County, Tennessee.

The sale held pursuant to this Notice may be adjourned to the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale to be set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks, in such situations, notices will be mailed to interested parties of record. W.A. No. 390741

DATED: November 5, 2021

Wilson & Associates, P.L.L.C.,
Successor Trustee

Notices of Trustee's Sale

**NOTICE OF TRUSTEE'S FORECLOSURE SALE**

Sale at public auction will be on December 16, 2021, at 1:00 p.m., local time, at the West Front Door of the Hamilton County courthouse, 625 Market Street, Chattanooga, Tennessee, pursuant to the Deed of Trust executed by Loretta Tyous for the benefit of Mortgage/Electronic Registration Systems, Inc., as nominee for SunTrust Mortgage, Inc., as Beneficiary, dated September 27, 2007, of record in Instrument Number 207150000316, Book G 8484, Page 1, in the Register of Deeds Office for Hamilton County, Tennessee; (“Deed of Trust”), having defaulted in the performance of the covenants of the same, and conditions of said Deed of Trust has been made; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed as Substitute Trustee, by virtue of the power, duty, and authority vested in and in-trusted upon said Successor Trustee, to the extent of any and all prior deeds of trust, liens, dues, assessments, encumbrances, defeasances, waivers, claims and matters other than those that may take prior over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this foreclosure sale.

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In the Register's Office of Hamilton County, Tennessee, and being more particularly described as follows: Located in the Second Civil District of Hamilton County, Tennessee, a certain Deed of Trust executed May 20, 2012, in Book No. GI 9791, at Page 525, and recorded in the Register's Office of Hamilton County, Tennessee.

The sale held pursuant to this Notice may be adjourned to the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale to be set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks, in such situations, notices will be mailed to interested parties of record. W.A. No. 390739

DATED: November 3, 2021

Wilson & Associates, P.L.L.C.,
Successor Trustee

Notices of Trustee's Sale

**NOTICE OF TRUSTEE'S SALE**

The undersigned Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and intrusted upon said Successor Trustee, for Freedom Mortgage Corporation, will, on or about January 6, 2022 and on or about April 10, 2022, at the Hamilton County courthouse, Chattanooga, Tennessee, offer for sale certain property situated in Hamilton County, Tennessee, described in and imposed upon said Successor Trustee, to the extent of any and all prior deeds of trust, liens, dues, assessments, encumbrances, defeasances, waivers, claims and matters other than those that may take prior over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this foreclosure sale. The title is believed to be good, but the undersigned will sell and convey only as Trustee. The right is reserved to adjourn the sale to another time or to another day, and time, place certain, without further publication or notice.

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The sale held pursuant to this Notice may be adjourned to the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain, without further publication or notice.
the aforementioned tax lien is both junior and inferior to the lien for trustee notes evidencing the Trust, and is subordinated to any lien for property. "The sale was being held with the express reservation that it is subject to confirmation by the lender or Substitute Trustee, and if the sale is confirmed, the sale will be subject to any and all other interests, covenants, conditions, restrictions or encumbrances as to which the lender or Substitute Trustee, and the purchaser at the sale may have the right to further publication, upon announcement at the time and place for the sale set forth above. The sale is subject to all matters shown on any recorded plat or map, and any recorded taxes, and any unrecorded taxes, and any assessment, or easement or set back lines that may be applicable; any prior lien or encumbrances as well as any lien or encumbrance of the purchaser at the sale; and any and all other interests, covenants, conditions, restrictions or encumbrances as to which any and all other parties,隨著時間的推移，濕氣的影響也變得越來越嚴重。
Foreclosure Notices

Continued from page 15

that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

W&AA No. 345430

DATED November 16, 2021

W&AA, P.LLC.,

Successor Trustee

W&AA No. 345432

Nov. 19, 26, Dec. 3, 2021

court.

Non-Resident Notices

State of Tennessee, County of Hamilton

Docket No: 21D1068

DIVISION III

ERNEST THEODORE WESTFIELD

vs.

CINDY NICOLE WESTFIELD

It is 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 CINDY NICOLE WESTFIELD.

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 MARGARET E. CASLER answers 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 MARGARET E. CASLER and the case will be set for hearing ex parte or without MARGARET E. CASLER present.

This 22nd day of October, 2021.

COUNTY L. Henry

Circuit Court Clerk

J. Wheeler

Deputy Clerk

Attorney for Plaintiff:

RICHARD BRENT TETER

"11/19/21

At 9:00 a.m.

Appraiser Address: Court of General Sessions, Civil Division Room 111 Hamilton County Courts Building

600 Market Street

Chattanooga, TN 37402-1911

ORDER OF PUBLICATION

It appearing from the record in this case that the defendant is a non-resident of Tennessee, and certain property or money has been attached.

One or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money.

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

LARRY L. HENRY, CLERK

Jillian Lively, Deputy Clerk

Attorney for Plaintiff:

MAYFIELD AND LESTER

"11/19/21

Docket No: 21D1068

GENERAL SESSIONS COURT OF HAMILTON COUNTY

STATE OF TENNESSEE

vs.

JENNIFER NICOLE PRIZZELL

"11/19/21

Docket Number: 2021-CR-222

ORDER OF PUBLICATION

It appearing from the record in this case that the defendant is a non-resident of Tennessee, and certain property or money has been attached.

One or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money.

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

LARRY L. HENRY, CLERK

Jillian Lively, Deputy Clerk

Attorney for Plaintiff:

MAYFIELD AND LESTER

"11/19/21

Non-Resident Notice

State of Tennessee, County of Hamilton

Docket No: 21D1068

DIVISION IV

KEARRA MARSHAEL HENLY

vs.

DARNELL CLAY HENLY

It is 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 DARNELL CLAY HENLY.

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 DARNELL CLAY HENLY answers 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 DARNELL CLAY HENLY and the case will be set for hearing ex parte or without DARNELL CLAY HENLY present.

This 25th day of October, 2021.

COUNTY L. Henry

Circuit Court Clerk

J. Wheeler

Deputy Clerk

Attorney for Plaintiff:

RICHARD BRENT TETER

Nov. 5, 12, 19, 26, 2021

2021

Non-Resident Notice

State of Tennessee, County of Hamilton

Docket No: 21D1068

DIVISION IV

JONATHAN A. CASLER

COURTESY FINANCE OF TENNESSEE

"11/19/21

Attorney for Plaintiff:

Larry L. Henry

Circuit Court Clerk

J. Wheeler

Deputy Clerk

Attorney for Plaintiff:

JASONO BRADLEY TEEé

Nov. 5, 12, 19, 26, 2021

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Nov. 5, 12, 19, 26, 2021

2021
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Date of this Order: 11/04/2021
Appearance Date: 01/10/2022
At 9:00 a.m.
Appearance Address: Court of General Sessions, Civil Division
Room 111 Hamilton County City Courts Building
600 Market Street Chattanooga, TN 37402-1911
ORDER OF PUBLICATION
It appearing from the record in this cause that the defendant is a nonresident of Tennessee, and certain property or money has been attached.
One or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money.
IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.
LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
LARRY L. HENRY, CLERK
November 1, 2021 MQR22158

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 16GS12691
Appearance Address: Court of General Sessions, Civil Division
Room 111 Hamilton County City Courts Building
600 Market Street Chattanooga, TN 37402-1911
ORDER OF PUBLICATION
It appearing from the record in this cause that the defendant is a nonresident of Tennessee, and certain property or money has been attached.
One or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money.
IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.
LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
LARRY L. HENRY, CLERK
November 19, 26, Dec. 3, 2021 CQR22132

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 21GS1355
Appearance Address: Court of General Sessions, Civil Division
Room 111 Hamilton County City Courts Building
600 Market Street Chattanooga, TN 37402-1911
ORDER OF PUBLICATION
It appearing from the record in this cause that the defendant is a nonresident of Tennessee, and certain property or money has been attached.
One or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money.
IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.
LARRY L. HENRY, CLERK
Jillian Lively, Deputy Clerk
Attorney for Plaintiff:
LARRY L. HENRY, CLERK
November 19, 26, Dec. 3, 10, 2021 CQR22149

NOTICE
The following vehicle a 2000 Chevrolet, Vin# 2GCEC19TXY1226416 is located at 785 James Blvd, Signal Mountain, TN 37377. It is in the possession of Mary Harper, 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.
November 19, 2021 MQR22152

NOTICE
The following vehicle a 2011 BMW 5100MR, Vin# WBABF8C32EL76309 is located at 3114 Freeman Ave, Chattanooga, TN 37406; it is in the possession of Compass Auctions & Real Estate, 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.
November 19, 2021 MQR22145

NOTICE
This vehicle will be sold at public auction on Dec. 3, 2021, 9AM at KC Towing & Repair, 4018 Dodds Ave., Chattanooga, TN 37407; these vehicles will be sold at public auction on Dec. 3, 2021. 9AM at KC Towing & Repair, 4018 Dodds Ave., Chattanooga, TN 37407; 2008 Suzuki, Vin# JTJGANPA2B1209461, 1994 GMC, Vin# 1GUTF14X9JC125968, 2019 Jeep, Vin# 1C4RJFBG7JN132084, 2012 Chevrolet, Vin# 1G1WESE54CF055551. November 19, 2021 MQR22154

NOTICE
The following vehicles have been or will be sold at auction on or after 12/04/2021 around the Chattanooga TN area First Response Towing 960 Airport Rd 2008 Coachman 3BCBHR4121306891 600 Market Street 37402-1911

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The Titans have been finding ways to win while losing players — some of them marquee names like Derrick Henry and Julio Jones. Tennessee now owns the NFL’s longest active win streak at six games and will have to make sure they don’t put things on cruise control at home Sunday against the lowly Houston Texans.

First down
Find the running game. The Titans’ running game has been sluggish since Derrick Henry’s injury, and the struggling Texans might give them an opportunity to see if the three-pronged attack of Adrian Peterson, D’Onta Foreman and Jeremy McNichols can get going. They had just 66 yards on 29 carries Sunday against New Orleans.

Second down
Keep up the pressure. The Titans, who were starved for quarterback pressure a year ago, have remedied that in a big way this season. The best part is they are doing so with very little blitzing, a four-man rush almost exclusively and making life miserable for opposing quarterbacks in recent weeks. Harold Landry (10 sacks) and Jeffery Simmons are leading the way, and the Titans need to take care of business together,” Vrabel adds.

Third down
Get A.J. Brown going consistently. The Titans knew that when Henry went down that opposing defenses would start focusing on containing A.J. Brown. Brown had just one catch against the Saints, but the Titans were able to win anyway. Still, the offense needs Brown to find his game and be more consistent if this team is going to push deep into January. Doing so against the Texans might be a good place to start.

Fourth down
Don’t give them life. The 1-8 Texans are rebuilding and having an abysmal season. They would like nothing better than to take down their AFC South rival and the Titans their fans love to hate most of all, going back to the Titans’ exodus from Houston.

The Titans are riding a six-game win streak, but they should know that anything can happen on any given Sunday, as their last loss was against the now-2-7 Jets. The Titans need to take care of business early and not let the Texans hang around.

Things on film and go and see what we can do better, especially in the second half, driving and scoring points or whatever it may be,” Simmons says. “But I love this team.

“So each and every week, I am just trying to get better.”

By Terry McCormick

Sometimes the Titans defense looks great — as it did against the Chiefs and the Rams. Sometimes it is hanging on for dear life, as it did against Seattle, Buffalo and New Orleans and others. The Titans are more interested in outcome than style, which at 8-2 has more often been in their favor.

On Sunday against the Saints, it was the defense sniffing out a potential tying two-point conversion to hold on for their sixth consecutive victory.

Safety Kevin Byard says it might not exactly be the way it was drawn up every game, but he is part of a unit that is confident and battle-tested.

“We’re super confident because we’ve put it on film before,” says Byard, who is second in the NFL in interceptions this season.

“We’ve done it plenty of times. We’ve gotten stops down there. When it comes to those tight situations where we’ve got to get a stop, there’s no panic on the field, no panic on the sidelines. We just keep defending every blade of grass.”

Resilience is something the Titans’ have counted on as part of their defensive identity.

“Honestly, we don’t want it to be like that, but at the end of the day, when it comes down to that, we understand what kind of defense we have,” Byard says.

“We’re talking about being a great team, trying to have a great record and keep winning. There are the types of situations where we’ve got to go out there and play well.

“Obviously, they drive down the field, but we ended up getting the stops we needed to get, especially that two-point conversion.”

Teammate Jeffery Simmons, a key cog in the defensive line and the defense overall, says the Titans know how to handle adversity and not let a bad play or two snowball into something worse.

“I guess it is we don’t quit. I think that’s just kind of the mindset of guys,” he says.

“No matter what it may be, we are going to fight to the end. Guys finish the game. That’s what’s going to happen when you finish the game.

“No matter, of course, they got a touchdown, guys didn’t put their heads down. We knew they were fixing to go for two or whatever it may be. Early in the game they got a first down or whatever it may be, we have to come back and play the next play.

“I think that’s just the mindset of this team. We are not going to drop our head when the game gets tough. We are not going to drop our head when a team makes plays, so we’ve just got to play this way.”

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页面 19
Tesla has competition with Volkswagen ID.4

By Alex Nishimoto | Edmunds

Introduced for 2021, the Volkswagen ID.4 is the German automaker’s first all-electric SUV and part of a new wave of electric vehicles for American consumers. It boasts a spacious interior and styling that’s futuristic but not too futuristic. It’s eligible for a $7,500 federal tax credit.

The ID.4 is the upstart against two established rivals: the Tesla Model 3 and Model Y. The Model Y is an SUV but it’s considerably more expensive than the ID.4. As such, the popular Model 3 sedan, which is versatile in its own right, is an excellent yardstick to measure against.

Edmunds’ experts compared the ID.4 and Model 3 to find out which one is the better buy.

Range, charging

On a full charge, the 2021 Volkswagen ID.4 delivers an EPA-estimated range of 240-260 miles depending on trim level. The base Tesla Model 3 Standard Range Plus boasts an EPA-estimated 363 miles of range, while the aptly named Long Range model claims 353 miles of range. This might seem like an easy win for Tesla, but there’s more to it.

The ID.4 outperformed its EPA estimates in Edmunds’ real-world range testing, going 28 miles farther than its estimated 260 miles on a full charge. Meanwhile, all of the Tesla Model 3s Edmunds has tested over the years have come up slightly short in real-world driving range compared to the EPA estimates.

The upshot: Yes, the Model 3 can go farther on a full charge than the ID.4, but the difference in everyday driving isn’t as big as the EPA estimates suggest.

Both EVs are easy to charge at home and can be quickly recharged at DC fast-charging stations. The Model 3 does have an advantage because of Tesla’s proprietary Supercharger network. These chargers have more convenient locations and are less of a hassle to use than other third-party charging networks.

Winner: Model 3

Pricing, value

Standard features are similar for the ID.4 and Model 3, but the ID.4 has the edge on pricing. The ID.4 starts at $41,190 for a rear-wheel-drive Pro model, which comes with a 10-inch central display, Android Auto and Apple CarPlay smartphone integration, and a full complement of advanced driver aids. The ID.4 is eligible for a $7,500 federal tax credit. VW even throws in three years of charging at Electrify America DC fast-charging stations.

The entry-level Model 3 Standard Range Plus starts at $45,190 and has rear-wheel drive, a 15-inch central touch screen and a similar mix of driver aids. You also get access to subscription-based streaming services, such as Netflix.

But Tesla doesn’t equip its vehicles with Android Auto and Apple CarPlay, so it’s not as easy to integrate your phone as it is in the VW. The Model 3 also no longer qualifies for the federal tax credit.

Winner: Model 3

Driving, comfort

On paper, the Volkswagen ID.4’s power seems like a decent match for the Tesla Model 3. But in Edmunds’ testing it falls behind in acceleration. A rear-drive ID.4 First Edition needed 7.7 seconds to reach 60 mph compared to 5.3 seconds for a Model 3 Standard Range Plus.

The ID.4 handles well for an SUV, but it’s far from sporty. The Tesla Model 3, on the other hand, offers a surprising amount of fun even in base trim. It feels balanced and coordinated through turns and has handling limits beyond what most drivers will come close to on the street.

Both EVs offer a comfortable ride, but they differ in how they ride. The ID.4’s suspension is on the soft side, so it tends to bounce going over bumps. The Model 3, meanwhile, rides smooth until you hit a patch of rough road, when it starts to feel stiff and jittery.

Winner: Model 3

Interior space, cargo room

Though the Tesla is roomy for a small sedan, the ID.4’s SUV body style gives it a slight advantage. The Volkswagen offers 2.4 inches more rear legroom than the Model 3 and 0.7 inch more rear headroom, though the Tesla’s panoramic glass roof helps the cabin feel more spacious than it is.

The Tesla Model 3’s conventional trunk can’t compete with the ID.4 on cargo volume. The VW’s rear liftgate affords it 30.3 cubic feet behind the rear seat, or double the space of the Model 3’s cargo area. However, Model 3 drivers can also utilize its front trunk, a compartment that the ID.4 doesn’t have.

Winner: ID.4

Edmunds says

Picking between these two EVs comes down to what you’re looking for. The ID.4 is a true family-friendly EV at a budget-friendly price. But the Model 3 ultimately wins out by being practical in its own right and offering a more enjoyable driving experience.

Alex Nishimoto is a contributor at Edmunds. Follow on Twitter

Photographs courtesy of the manufacturers