New games a challenge
From 4th-and-3 to NFTs, Torrey Feldman is having fun combining passions.

Office space to reflect times
Crye-Leike Ooltewah makeover designed to meet modern needs.

THINKING BIGGER
TN’s small retailers work all angles in holiday struggle vs. big players, supply chain woes

By Joe Morris

Predicting U.S. retail spending and consumer confidence trends right now is a headache-inducing exercise. Breathless headlines predict nightmarish inventory shortfalls, lack of workers and soaring prices for the 2021 holiday shopping season. They are followed by counterpoint data showing consumers shopping and spending with gusto despite those headwinds.

And then there’s the “where” of all that spending: Is it just big-box stores and large-ticket items, or are smaller retailers also faring well?

Unsurprising, there’s no single, clear answer or data point. For smaller merchants, it seems to boil down to what’s being sold and how well prepared the seller is for a complicated landscape.

Tennessee’s small retailer experience during the pandemic months is instructive. By late summer, business owners across the state knew the 2021 holiday shopping season would be a challenge, as was 2020’s. The COVID pandemic, despite hopes earlier in the year, was resurging heading into the fall. Political battles, including a special session of the Tennessee General Assembly, were being fought over mask-wearing requirements and related public health issues.

And national high-profile media stories about supply-chain shortages were providing plenty of heartburn concerning inventory, or the lack of it.

Patrick Holland, owner of Learning Express Toys & Gifts and Mountain Top Toys, anticipated shortages and stockpiled to beat supply chain woes.
Combining law, sports a winner for Feldman

Attorney playing whole new game in evolving field

By David Laprad

Talking sports with attorney Torrey Feldman can be a head-spinning experience.

A Carolina Panthers fan, Feldman might critique quarterback Cam Newton’s passer rating one minute – a simple thing for most gridiron fans to grasp – and dive into the deep end of non-fungible tokens and their relevance to the world of professional athletics the next.

“Non-fungible tokens are unique digital items, meaning each one is different from any other token,” she explains. “Think of them as limited-release vintage cars – only so many exist, and with handcrafted leather, each one differs from the next.

“Turn that into a token you can sell via cryptocurrency, and you have an NFT.”

Feldman uses the Golden State Warriors – the first professional sports team to offer an NFT collection – to explain how the tokens can come into play in professional sports.

“The Warriors have digital artwork of championship rings and commemorative tickets to important playoff games, for example, and all the proceeds from the sales go to the team’s foundation.

“Some of the items are modestly priced, and others are for fans with deep pockets. There’s also a push for these digital art collectors to purchase one of each of the...
“Given the volatility of cryptocurrency, you have to write in what you want out of a contract because if it plummets, where’s the safety net?” she asks.

To establish herself as an expert on emerging sports law, Feldman is penning articles she then publishes on the website of the firm for which she’s working – Rockridge Venture Law. Topics to date range from understanding the new landscape of college athlete endorsements to the pros and cons of receiving prize money in the form of cryptocurrency.

“I adore sports,” Feldman notes. “One of the reasons I joined Rockridge is I knew we’d be building something in those areas of the law – not just locally but everywhere.”

Feldman can trace her love for sports back to the soccer fields of her youth (she jokes she took her first step and then kicked a soccer ball) and the many hours she spent watching televised sports with her father. “He’d say, ‘Sit down and watch this game with me. I’m going to explain everything about it,’” she recalls. “Being a part of this world has never been daunting to me. I know more than a lot of guys and I can hold my own in a debate.”

When Feldman reached middle school, she left soccer behind to become a cheerleader. “This took her physically closer to a sport she not only loved but also understood,” she says. “I took pride in knowing the game. If there was an interception, I’d stop the offensive cheer and switch us to a defensive one,” she says.

These experiences birthed a rare ambition in Feldman: She entered college intending to become an NFL sideline reporter. This was no short-lived pipe dream. While attending Appalachian State in North Carolina, she became the school’s lead sideline reporter and contributed to a sports talk radio show.

Feldman’s next stop was the University of Tennessee at Knoxville, where she earned a master’s degree in sports journalism. “I wanted to show I could not only communicate verbally but also write,” she explains.

The stars seemed to align on Feldman’s behalf during her time at UT. The SEC Network was a regular presence on campus, helping her meet the right people. There was just one issue. “When I told people what I wanted to do, I got a lot of, ‘Yeah, you’re pretty enough to do that,’ and, ‘But do you want to have kids? Because there are games on holidays.’ And I thought, ‘No one would ever ask a man this question.’”

Feldman was also reluctant to pursue a career that relied on her face, so she reassessed her goals. That second look steered her to law school. “During my last semester at UT, I took a First Amendment in journalism class – and I loved it. Everyone else hated it but I thought there was something there for me.”

Feldman applied to American University Law School in Washington, D.C., after seeing a travel ban protest while visiting a friend there and deciding it would be an interesting place to study law. Her instincts were correct. “Attorneys who’d had cases at the Supreme Court in the morning would come to our class in the afternoon and talk us through their oral arguments and what they were feeling as they were presenting. That was invaluable.”

Feldman first came to the Scenic City in 2017 as part of the first class of the Chattanooga Legal Diversity Consortium, an association of law firms, businesses and government agencies working to create a more diverse local bar. One year later, Feldman split her time as a summer associate between Baker Donelson and the general counsel’s office at Blue Cross Blue Shield Tennessee. A job with Baker followed.

Another year later, Feldman switched to Rockridge, eager to fast track her career. “Changing to Rockridge was better for what I do and where I want to be,” she says. “Big firms have a process. Developing a passion practice takes longer.”

Feldman is just as quickly becoming active in both the local bar association and the broader local community. In addition to serving as a member of the executive council of the Young Lawyers Division of the Chattanooga Bar Association and as the Tennessee Bar Association liaison for the S.L. Hutchins Bar Association (the local black bar), she’s joined the board of the Urban League of Greater Chattanooga.

At 28, Feldman is the youngest member of the board. This made her an ideal choice for delivering an address to the Urban League’s National Achievers Society, a leadership program for public high school students in Hamilton County. During her talk in September, Feldman urged her listeners to follow three principles in life.

The first was to be diligent but not overwork themselves. “I try to be vigilant about making time to sit on my couch and watch football because it’s good for me,” she says. “When I was in law school, I completed all my work during the week so I could have weekends to myself. I do the same with work because I can get burned out and it’s not worth it.”

Feldman also challenged students to be kind. “I try to exhibit courageous kindness in situations where I’ve grown a hotheaded response and choose to extend grace instead of harsh words or actions.”

“During Thanksgiving weekend, Feldman was born in Knoxville, she claims to be from North Carolina. There, her mother demonstrated the value of education and her father passed on his entrepreneurial spirit.

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Kelly makes new appointment to staff

Chattanooga Mayor Tim Kelly has tapped Joda Thongnopnua to be his chief of staff. Thongnopnua served as an adviser during Kelly’s campaign for elected office and has been serving as the city’s chief policy officer since the current mayoral term began in April.

In addition, Kelly has appointment Chris Sands, educator and leader in Chattanooga’s faith community, as the city’s director of community engagement. Sands will start with the city Dec. 17.

Thongnopnua helped the mayor develop his One Chattanooga strategic plan, which included adopting a new budget for fiscal year 2021-2022, launching the hiring process for multiple new city administrators and the chief of police and overseeing the dispensation of American Rescue Plan dollars throughout the community.

Previously, Thongnopnua served as the director of strategic initiatives and communications for the Community Foundation of Greater Chattanooga.

He also served as executive director for the Metro Ideas Project, a nonprofit policy research startup.

Thongnopnua’s experience also includes communications work at Lamp Post Group, a Chattanooga-based venture capital firm.

Sands serves as youth pastor and first assistant to Bishop Kevin Adams at Mt. Olivet Baptist Church.

He also served as executive director for the Metro Ideas Project, a nonprofit policy research startup.

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Sands serves as youth pastor and first assistant to Bishop Kevin Adams at Mt. Olivet Baptist Church.

He has worked for over a decade in program design, team building and community coalition building throughout the nonprofit, faith and private sectors.

As director of community engagement, Sands will work with the chief equity officer to ensure City of Chattanooga initiatives are reaching every resident.

First Horizon picks Red Bank manager

First Horizon Bank recently named Luchie Wootten manager of the First Horizon banking center in Red Bank.

Wootten joined First Horizon in Red Bank in 2017 as a financial service representative. In 2020, she was promot ed to operations manager.

Wootten is responsible for developing new business and expanding on existing client relationships.

Wootten studied business management at the University of Mindanao in the Philippines. When she moved to the U.S., she enrolled in classes at Northeast Alabama Community College in Rainsville, Alabama, where she received her associate degree in business management.

Wootten has lived in the Chattanooga area for over eight years and currently resides in Trenton, Georgia.

Qualls joins board of Urban League

New to the board of the Urban League of Greater Chattanooga is Daryl Qualls, senior vice president and chief communications officer at BlueCross BlueShield of Tennessee.

Qualls is a longtime communications professional. She graduated from the University of Illinois Urbana-Champaign in 2000 and earned a master’s degree in mass communications from Southern Illinois University-Edwardsville.

Qualls worked for Keanne State College, Clark University, the Tennessee Department of Safety and Homeland Security and HCA Healthcare before continuing her career with BlueCross.

Caroline von Kessler has joined the Community Foundation of Greater Chattanooga as the organization’s first vice president of philanthropy.

A Chattanoogaan since 2001, von Kessler brings nearly 20 years of experience in fundraising and nonprofit administration to the role. Most recently, she was the director of development for the College of Health, Education and Professional Studies and director of foundation relations for the University of Tennessee at Chattanooga.

As vice president of philanthropy, von Kessler will report to the Foundation’s president and CEO, Monghan Jones. She will focus on building relationships with individuals and families who wish to make an impact through donor-advised funds and other vehicles, as well as stewarding existing donor relationships.

The Foundation now manages over $240 million in assets – an increase of more than 100% in the last five years. Its board unanimously passed a new strategic plan at the beginning of 2021 that calls for investment in racial equity and economic mobility.

She will work with the chief equity officer to ensure City of Chattanooga initiatives are reaching every resident.

First Horizon appoints 2 to advisory board

First Horizon Bank has appointed See Rock City President and CEO Susan Harris and businesswoman Robin Derryberry to its Chattanooga Advisory Board.

A native Chattanoogaan, Harris joined the executive staff at See Rock City as the director of human resources and organizational development in 2008 and was promoted to president in 2013, chief operating officer in 2016 and CEO in 2020. She is the first female and the first person outside the founding family to hold the position of chief executive officer.

Harris serves on the board of directors of the Chattanooga Tourism Company and the Tennessee Valley Railroad Museum. She was co-chair for the Business & Industry Action Team of the Mayor’s Council Against Hate and was named a mentor for the 10 Project and the Principal Leadership Academy.

Harris is a 2018 graduate of Leadership Chattanooga and a current member of the downtown Chattanooga Rotary Club. She earned her undergraduate degree from Berry College and her master’s degree from the University of Tennessee at Chattanooga.

A native Chattanoogan and seventh generation Tennessean, Derryberry is president of Derryberry Public Relations.

She served as deputy chief of staff for the Chattanooga Tourism Company and the Tennessee Valley Railroad Museum. She was co-chair for the Business & Industry Action Team of the Mayor’s Council Against Hate and was named a mentor for the 10 Project and the Principal Leadership Academy.

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Eat the frog tomorrow

It’s the time of the season for those who procrastinate

The season of Advent is upon us by the liturgical calendar, a time for anticipation, prayerful reflection and spiritual preparation as Christmas approaches.

Or, in my personal calendar, a time for procrastination.

Further procrastination, I should say. “Never do today what you can put off until tomorrow” has long been my motto year-round, to my wife’s frequent distress. And once December rolls around, “tomorrow” transitions into “next year.”

In especially favorable circumstances, like 2019, it can even be “next decade.” Or, wonder of rare wonders, “next century.” I think I’m still putting off some things from 1999.

This year has its own little bonus, though, in that it offers the opportunity to construct a 2022 to-do list, which has a nice little ring to it. Kind of softens the negative vibe of procrastination, which, I contend, gets a bad rap anyway.

We all want to procrastinate when it comes to dying. Why should other disagreeable tasks be any different?

Nor do the synonyms help much: Stall. Dither. Vacillate. Dilly-dally. Fritter. Dawdle. Drag your feet. We need a new word or phrase entirely, something that captures the positive aspects of delay.

Constructive rescheduling? Pre-emptive postponement?

“True, over the course of a lifetime procrastination can lead to some anxious moments. Like that time in the 10th grade when my friend Jim and I had neglected to attend to a science project requirement until the evening before the project was due. Some minor level of panic ensued.

Still, we managed to pull it off with a display about the Mobius strip, a three-dimensional surface with only one side. The scientific method involved in its production was not rigorous. We took a strip of paper, gave it a half-twist, then glued the ends together. Voila!

In terms of merit, this was the equivalent of the science project evergreen, an erupting volcano, with its baking soda and vinegar-induced lava. Or even less, in that our Mobius strip did nothing but hang there and exhibit no motion. Still, it served the function of avoiding an F on the assignment. Though not by much.

It’s also true that not every situation lends itself to extensive delay. A dashboard gas tank display indicating the imminent arrival of E, for instance, argues for a speedy detour to a pump.

Conversely, a few wool-infused clothing items that want dry-cleaning might easily wait through several winters, in my experience. By which point, if hungry moths have intervened, dry-cleaning might not be necessary at all.

The trick for the accomplished procrastinator is to appreciate the difference in the situations, and act—or not act—accordingly.

For instance, I’ve recently been appreciating the fact that several things I’ve been putting of somewhat indefinitely are now prime candidates for the 2022 to-do list, being of some concern, but not (as of now) immediate.

I two involve visits to medical providers I’ve delayed partly for COVID reasons, partly just because... that’s what I do. One is a trip to the dentist, the other to the eye doctor. Fortunately, no emergency situations have forced my hand earlier.

A couple of others are financial: An insurance policy that has been looking into for a cost-benefit analysis, and the preparation of a will to provide for parceling out any remaining assets that might be on hand when I’m no longer around to take advantage of them myself.

You can perhaps appreciate my lack of enthusiasm for any of these pursuits.

My wife, meanwhile, as if to drive home our differences on this topic, recently took “The Procrastination Cure,” a LinkedIn audio course. “Learn how to eliminate distractions and how to achieve more by doing less,” the course description states.

Among the points included to provide inspiration was this quotation from Mark Twain: “If it’s your job to eat a frog, it’s best to do it first thing in the morning.”

All due respect to Mark Twain, I’d say that if it’s your job to eat a frog, it’s time to change jobs. Without delay.

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 jnogin@gmail.com

50 Years Ago

Saturday, Dec. 4 to Friday, Dec. 10

A standing-room-only crowd filled the Hixson Utility District building Thursday evening, Dec. 2, to organize the Hixson Annexation Committee opposing proposed annexation by the city of Chattanooga. The several hundred persons present were vehemently opposed to higher taxes and busing of their children, the two main objections voiced by the group.

Chattanooga State Technical Institute has received re-accrreditiation from the Southern Association of Colleges and Schools, Edgar Sessions, director, reported. The institute was first accredited in 1967 and received the distinction of being the first two-year educational institution in the state to receive the re-accrreditiation. The re-accrreditiation award normally stands for 10 years.

Paul H. Merriman, president of the Tennessee Valley Railroad Museum, announced that TVEM officials will ask Amtrak to resume rail service between Chattanooga and Atlanta. Merriman said the proposed service would be part of the present, Amtrak Chicago to Miami run and suggested that the train be divided in Nashville, one section making the run to Chattanooga, Atlanta and on into Florida, the other section continuing from Nashville to Birmingham and on into Florida as it is now run.

Property Tax Assessor Arch Trimble has been named “Assessor of the Year” for the state of Tennessee by the Tennessee Association of Assessing Officers.

The award is given annually to the assessor, who, in the opinion of the association, has contributed the most to improving the association.

The Chattanooga Police Department has applied for one of the helicopters being phased out of the Vietnam War. The surplus copter would be used to assist city and county officers in law enforcement and traffic problems.

John S. McQueen, general manager of the Chattanooga Electric Power Board, announced a rate increase will go into effect Dec. 14. The increase, previously announced Oct. 2 and halted by the wage-price freeze, will apply to all bills made from meter reading on or after Dec. 14. The action was based on the ruling of the Price Commission allowing utility rate increases which had been approved before Nov. 14 but not allowed to take effect until after Dec. 13.

John P. Guerry, first vice president of Chattem Drug and Chemical Company, has been named chairman of the 1972 Allied Arts Fund campaign, Sebert Brewer, president, announced Saturday. Group leaders are John Vorder Brugge and Mark K. Wilson Jr., advance gifts: Mrs. David P. McCallie, special gifts; Phil B. Whitaker, professional division; Mrs. J. Thomas Williams III, developmental division and Mrs. Harry McEnery II, new gifts.

Dr. E.T. Newell Jr., has been appointed to the board of governors of the American College of Surgeons for a three-year term as a governor for surgeons of Tennessee. The American College of Surgeons consists of qualified members of all surgical specialties. The membership is now 34,000 in the United States.

Dr. Paul Carter, a surgeon here since 1954, died in his office in the Doctors Building, Sunday afternoon, Dec. 5. Dr. Carter was the son of Mrs. Marian DeShields Carter and the late Paul O. Carter. He served as a flight surgeon in World War II. He was a diplomat of the American College Thoracic Surgeons and a certified member of the American Thoracic Society. He was a vestryman of Christ Episcopal Church.

Dedication ceremonies held Sunday afternoon marking the opening of the $1 million Greyhound terminal in the Golden Gateway, was attended by Harry J. Lesko, president of Greyhound Lines–East and a number of other high-ranking company officials. Situated at 5th and Chestnut Streets, the terminal is part of a complex being developed by Franklin Haney that will include a Sheraton Motor Inn and a five-story office building.

The value of building permits issued by the city during November was up slightly over the same month in 1970, Cecil Sounders, chief building inspector, reported. Permits last month amounted to $3,444,437. In November 1970, the value of permits was $3,194,738.
Retailers responded by controlling what they could, planning as best they knew how and connecting with their customers and communities.

Toy retailers stockpile

The specter of a joyless, toyless Christmas is a favorite of some pundits. It’s certainly an image that Patrick Holland, owner of Learning Express Toys & Gifts of Chattanooga and Mountain Top Toys in Chattanooga, has done all in his power to avoid by stockpiling goods early then making sure customers knew what was available and when.

“I’d describe 2020 as ‘not fun,’” but surprisingly Mountain Top Toys had its best year in 28 years, although Learning Express was down,” says Holland, who owns the stores along with his wife Joanna.

“I think the difference is that, although the stores are only about a 15-minute drive apart, Mountain Top is on Signal Mountain, which is a small community that really got behind its local businesses, whereas Learning Express is more downtown.

“We were also able to shuffle inventory between the two stores, which also helped.”

Mountain Top Toys also benefits from being a longtime local destination that will mark 30 years in business during 2022. Holland purchased it in 2013, soon after opting out of a telecommuting career that saw him in New York a part of every month.

By 2017, the opportunity to buy the local Learning Express franchise store had come up, and soon he was operating both sites.

Then came 2020 and 2021.

“It’s been scary for everyone who owns a business,” Holland acknowledges.

“There were mask mandates, and then those went away; the whole thing has been politicized and that has caused some confrontations, including us getting our first one-star online review ever.

“That was disappointing, because everything we’ve done has been to protect our employees and customers, but we got through it. This has easily been the most difficult thing we’ve ever navigated through.”

Difficult but successful also defined 2021, which was good for both stores, thanks to a return to in-store shopping as well as new collectible toys driving interest. Staffing at both stores hasn’t been a huge issue to date, Holland says, adding that his bench of fill-in personnel is not as deep as it once was.

“I used to have two or three people to call if someone was sick, and now we’re working the stores ourselves if that happens,” he adds. “It’s the challenge happening across the country at businesses of all sizes; just for us, it’s harder.

“We began reviewing wages last year, and we have been fortunate in that we could provide a couple of bonuses throughout the year, as well as an incentive program during the holidays. Employers are going to have to be more generous if you want to control retention.

“We’re so grateful for the staff that have stayed with us, and hopefully things are going to get better.”

And despite a raft of stories showing container ships floating in the sea or California, Holland isn’t staring at bare shelves. Thanks to being part of a franchise network, as well as serving on the board of the American Specialty Toy Retailing Association, or ASTRA, he was able to leverage multiple connections and buy “a ton of stuff” earlier this year ahead of the shipping crunch.

“Our back rooms are full, my basement is full, I took out a storage unit,” he notes.

“In many ways, being a smaller retailer makes you nimbler than the big-box stores. They place giant orders a year out, whereas we are faster and ordering less. They have entire ships stuck out there, where we can find other vendors on land who have options.

“We may wind up with something different than what we were after, but it’s still appealing, and people will still want to buy it.”

Heading into 2022, Holland is wary of making any predictions. It’ll likely be more of the same, at least for a while, and he’ll be putting lessons learned into practice regardless.

“I learned how important it is to communicate with other stores in our industry, to share what’s going on, and to communicate with the other stores in your neighborhood. A small-business owner can feel like they are on an island, and when you can connect with others you find solutions to your issues, and that’s key.”

No blanket solutions

One common thread among small retailers, even in the face of mounting supply and staffing issues, is an unwillingness to sacrifice quality for the sake of sales. The workarounds created to keep quality merchandise coming in, support longtime vendors and keep talented staff have been difficult, but are also offering lessons in what to do in the face of an unseen obstacle.

For instance, The Nashville Blanket Project, a business which donates and sells blankets, opened its first brick-and-mortar store in Nashville in May.

Although inventory could get tight, the shop wasn’t having trouble getting blankets. Many are made in Mexico, others in North Carolina, so overseas shipping wasn’t an issue — or so the operators thought.

“The labels we sew onto the blankets got delayed by a few weeks recently.”

Manuel Delgado, owner of Delgado Guitars in Nashville, a family tradition since 1928, is battling skyrocketing prices caused by shipping.
More opportunities than ever

4 ways to embrace the quickly changing job market

By Courtney Jespersen

Supply chain snags. Sold-out merchandise. Empty shelves. Hefty shipping fees. Inflation. There are plenty of complications working against you this holiday shopping season. And despite warnings to shopearly because of pandemic-related delays, some of us didn’t prioritize holiday shopping in October and November.

But all hope isn’t lost. Here’s what to do if you still have gifts left to purchase this month.

Watch for restocks — keep checking back with retailers — both online and in stores — over the next few weeks, and you could be pleasantly surprised.

“Typically retailers get multiple deliveries in throughout a holiday season, so even if something is sold out earlier in the season, there’s always a chance that it could come back in stock in December,” says Katherine Cullen, senior director of industry and consumer insights for the National Retail Federation.

And remember all of those deliveries that have come out of the pandemic is remote work. But, remote work isn’t for everyone.

The new year is almost here. And, like last year, the world has changed. Our personal lives and our work lives will continue to look much different from how they looked in 2019. We’ve found a new normal.

So, what does this mean for hiring in 2022?

There are a few trends you should watch.

Find Your Style: One of the great things that has come out of the pandemic is remote work. But, remote work isn’t for everyone.

The good news is, not every company is remote. This means that you, the job seeker, have an opportunity to decide which working style works the best for you.

I firmly believe this split of in-office, remote and hybrid work environments will stick around long after the pandemic is over. This is the time to pick your perfect work environment.

Extend Your Search Area: In the past, you had two choices if there were no jobs in your local area: Stay with your current employer or move. Remote work breaks down that barrier of distance.

If you’re in a small market, you can now fish for jobs anywhere in the country. This opens possibilities. In some cases, it can also mean an increase in salary. If you’re looking for remote opportunities, look beyond your local market. And, just because a job posting has a city attached to it does not mean there’s no chance of remote work.

Try New Roles: Companies are having a tough time finding talent. This means companies trying to find the perfect candidate are likely will come up empty-handed.

This is great for the job seeker. Thinking of trying a new career field? This is the time. Hiring managers are much more likely to give an underdog applicant a shot when it’s hard to find the perfect candidate.

Remote Learning: Companies have for years expected their employees to take charge of their education. When employees stay at an organization for fewer years, the company has less incentive to invest in training. They expect you to show up ready to work.

It can be hard to increase your skills and knowledge in a remote work environment.

So, what does this mean for hiring in 2022?

etc.

More opportunities than ever

4 ways to embrace the quickly changing job market

By Courtney Jespersen

Supply chain snags. Sold-out merchandise. Empty shelves. Hefty shipping fees. Inflation. There are plenty of complications working against you this holiday shopping season. And despite warnings to shop early because of pandemic-related delays, some of us didn’t prioritize holiday shopping in October and November.

But all hope isn’t lost. Here’s what to do if you still have gifts left to purchase this month.

Watch for restocks — keep checking back with retailers — both online and in stores — over the next few weeks, and you could be pleasantly surprised.

“Typically retailers get multiple deliveries in throughout a holiday season, so even if something is sold out earlier in the season, there’s always a chance that it could come back in stock in December,” says Katherine Cullen, senior director of industry and consumer insights for the National Retail Federation.

And remember all of those deliveries that have come out of the pandemic is remote work. But, remote work isn’t for everyone.

The new year is almost here. And, like last year, the world has changed. Our personal lives and our work lives will continue to look much different from how they looked in 2019. We’ve found a new normal.

So, what does this mean for hiring in 2022?

There are a few trends you should watch.

Find Your Style: One of the great things that has come out of the pandemic is remote work. But, remote work isn’t for everyone.

The good news is, not every company is remote. This means that you, the job seeker, have an opportunity to decide which working style works the best for you.

I firmly believe this split of in-office, remote and hybrid work environments will stick around long after the pandemic is over. This is the time to pick your perfect work environment.

Extend Your Search Area: In the past, you had two choices if there were no jobs in your local area: Stay with your current employer or move. Remote work breaks down that barrier of distance.

If you’re in a small market, you can now fish for jobs anywhere in the country. This opens possibilities. In some cases, it can also mean an increase in salary. If you’re looking for remote opportunities, look beyond your local market. And, just because a job posting has a city attached to it does not mean there’s no chance of remote work.

Try New Roles: Companies are having a tough time finding talent. This means companies trying to find the perfect candidate are likely will come up empty-handed.

This is great for the job seeker. Thinking of trying a new career field? This is the time. Hiring managers are much more likely to give an underdog applicant a shot when it’s hard to find the perfect candidate.

Remote Learning: Companies have for years expected their employees to take charge of their education. When employees stay at an organization for fewer years, the company has less incentive to invest in training. They expect you to show up ready to work.

It can be hard to increase your skills and knowledge in a remote work environment.

So, what does this mean for hiring in 2022?

etc.
Brick-and-mortars finding relevance in online age

"Buy, buy, buy. That’s the one thing you want when your customers come to your store. For what other reason would they have to come to you? Food, new clothes, furniture, a drink, open their wallets and, well, things sure have changed, haven’t they? Read “Retail Recovery” by Mark Pilkington and see how retail survival hinges on buying in.

If you’ve paid attention in the last 22 months, you can clearly see how shopping has changed.

First of all, Pilkington says, big retailers shuttered in droves or were bought up by larger entities that left storefronts empty and landlords struggling. Big brands often disappeared along with their stores or they cut manufacturing – and this is if they could even get goods shipped here from overseas and trucked to physical locations.

Because of that difficulty in finding a store to in-person shop – coupled with shelter-in-place – consumers moved online for their shopping and learned to love the convenience.

What a mess.

This, Pilkington says, has been “brewing up” since about 2015, so it’s not new. But while consumer spending as we know it “went through these difficult changes, the groundwork was being laid for a potential, yet very substantial, retail revival,” he says.

Because consumers have shown they’re willing to pay more for products if purchased from a service business, smart retailers have learned to set themselves up as professionals or experts. Consumers, Pilkington says, also want to shop with a conscience and they are attracted to businesses that are “purpose-built.”

Retailers must learn from websites by using data collected from your customers and by integrating web + physical presence. Hire a customer service consultant and learn to embrace "showrooming" by offering customers home delivery or automatic re-ordering.

Remember: bricks-and-mortar stores can lend personal touches that online entities cannot. Retailers need to utilize that huge advantage by offering customers more than they can get from an anonymous website.

It’s “The only route forward...” Pilkington says. There’s something good to be said about ‘Retail Recovery,’ but not until about a third of the way into the book.

For the first 80 pages, author Mark Pilkington tells readers things they already know: Stores struggled, declared bankruptcy and closed in recent. Yes, there are stats, and, yes, he writes about the outlook overseas, but it's more of the same, of which business-readers are already well aware. It’s a reminder, for sure, but a dismal one at that.

There’s advice in the last two-thirds of this book, as well as intriguing information that might help find the survival skills you might need if you’re a retailer. You might think it’s pretty commonsensical when you’ve seen it in print.

Bottom line, this book is worth a try, but beware its redundancy. In your heart, you already know this stuff, but "Retail Recovery" still might help attract customers to buy-buy-buy.

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

“Retail Recovery: How Creative Retailers are Winning in Their Post-Apocalyptic World”
By Mark Pilkington
C.2021, Bloomsbury
$28
310 pages

Super crossword

ANSWER:

ACROSS
1. Are different shades of color
2. A name given to a specific variety of a plant
3. A partner or associate
4. A type of cake
5. A letter in the alphabet
6. A type of food
7. A type of musical notation
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Super Crossword puzzle solution for this week:
Tennessee fans won’t have to travel very far to watch the Vols play in a bowl game.

In the first season under head coach Josh Heupel, Tennessee (7-5, 4-4 SEC) was selected to participate in the Music City Bowl against Purdue (8-4, 6-3 Big Ten) Dec. 30, 3 p.m. EST, at Nissan Stadium in Nashville.

The Vols will be making their third appearance in the Music City Bowl. Tennessee defeated Nebraska in 2016 and lost to North Carolina in 2010. Purdue is appearing for the second time, having lost to Auburn 63-14 in 2018.

“It’s a great opportunity for us to put the finishing touches on the positive momentum we have created over our first 11 months,” Heupel says. “I am especially thrilled for our seniors, who get one more chance to compete. Purdue is an outstanding and well-coached team. I look forward to seeing all of Vol Nation in Nashville.”

Tennessee and Purdue will be meeting for the second time and first since the 1979 Bluebonnet Bowl, where Purdue beat the Vols 27-22 to finish the season with their most wins in program history (10-2).

“Playing in a game like the Music City Bowl, in the great city of Nashville, is a reward for our team after the season we had,” Purdue head coach Jeff Brohm acknowledges. “We are excited about the opportunity to compete, especially in an NFL stadium, against a very good Tennessee team. Our guys are looking forward to the challenge.”

One Vol family is thrilled with UT’s Music City invitation. Redshirt sophomore offensive lineman Jackson Lampley is from Nashville and starred at Montgomery Bell Academy. His father, Brad, played offensive line for the Vols during the Peyton Manning era and has been on the board for the Music City Bowl for the last 20 years.

After the bowl matchup was revealed, Brad Lampley called it the “most special of all, for obvious reasons” while Jackson Lampley tweeted: “Happy to be home, I’ve missed playing football in the 615.”

Heupel is the fifth UT coach in the past 70 years to lead the Vols to a bowl game in his debut season. It will be UT’s 54th all-time bowl appearance, which ranks fifth nationally. UT has won its last four bowl appearances, the most recent being a one-point win against Indiana in the TaxSlayer Gator Bowl in 2019.

Purdue is in the midst of its best season in 15 years. The Boilermakers registered their most wins in a regular season since 2006. The program will be making its 20th bowl appearance, and third in the last five seasons under Brohm. Purdue is 10-9 all-time in bowl games.

Both programs feature productive offensive attacks that could light up the scoreboard inside Nissan Stadium.

Tennessee quarterback Hendon Hooker is one of 20 semifinalists for the Davey O’Brien National Quarterback Award. He led the Vols to a 5-7 record in his debut season, finishing with 3,287 passing yards and 33 touchdowns.

The Vols will be without senior defensive back Alontae Taylor, who announced last week he would be skipping the bowl to recover from an injury and begin preparing for the NFL Draft. Taylor has accepted an invitation to participate in the Senior Bowl, an annual showcase game for the draft.

Although some Tennessee fans prefer traveling to a bowl game destination out of state for more of a vacation feel, the Vols are hoping their fans outnumber any Purdue fans seeking to make Nashville into their own getaway.

“There is extraordinary love and support for the Vols in and around Nashville, and it will be incredible to see Big Orange fans from all across the country converge in the Midstate to celebrate our football team during bowl week,” UT athletic director Danny White says. “We’re all incredibly proud of our football student-athletes, coaches and staff for earning this postseason opportunity.”
Retirees fear becoming a burden

It’s human nature to want to make things easier for our loved ones – and to have great concern about adding any stress to their lives. In fact, 72% of retirees say one of their biggest fears is becoming a burden on their families, the Edward Jones/Age Wave Four Pillars of the New Retirement study reveals. How can you address this fear?

First, don’t panic. In all the years leading up to your retirement, there’s a lot you can do to help maintain your financial independence and avoid burdening your grown children or other family members. Consider these suggestions:

• Increase contributions to your retirement plans and health savings account. The greater your financial resources, the greater your financial independence – and the less likely you would ever burden your family. So, contribute as much as you can afford to your IRA, your 401(k) or similar employer-sponsored retirement plan.

At a minimum, put in enough to earn your employer’s matching contributions, if offered, and increase your contributions whenever your salary goes up. You may also want to contribute to a health savings account (HSA), if it’s available.

• Invest for growth potential. If you start investing early enough, you’ll have a long time horizon, which means you’ll have the opportunity to take advantage of investments that offer growth potential. So, in all your investment vehicles – IRA, 401(k), HSA and whatever other accounts you may have – try to devote a reasonable percentage of your portfolio to growth-oriented investments, such as stocks and stock-based funds.

There are, of course, no guarantees and you will undoubtedly see market fluctuations and downturns, but you can help reduce the impact of volatility by holding a diversified portfolio for the long term and periodically rebalancing it to help ensure it is aligned with your risk tolerance and time horizon. Keep in mind, though, that diversification does not ensure a profit or protect against loss in a declining market.

• Protect yourself from long-term care costs. Even if you invest diligently for decades, your accumulated wealth could be jeopardized, and you could even become somewhat dependent on your family, if you ever need some type of long-term care, such as an extended stay in a nursing home or the services of a home health care aide.

The likelihood of your needing such assistance is not insignificant, and the care can be quite expensive. In fact, the median cost for home health services is nearly $55,000 per year, while a private room in a nursing home can exceed $100,000, according to Genworth, an insurance company. To help protect yourself against these steep and rising costs, you may want to contact a financial professional, who can suggest an appropriate strategy, possibly involving various insurance options.

• Create your estate plans. If you were ever to become incapacitated, you could end up imposing various burdens on your family. To guard against this possibility, you’ll want to ensure your estate plans contain key documents, such as a financial power of attorney and a health care directive.

It’s safe to say that no one ever wants to become a financial burden to their family. But putting appropriate strategies in place can go a long way toward helping avoid this outcome.

From cards to cars

8 rules for saving, spending and borrowing money

The best personal finance advice is tailored to your individual situation. That said, a few rules of thumb can cut through the confusion that often surrounds money decisions and help you build a solid financial foundation.

The following guidelines for saving, borrowing, spending and protecting your money are culled from nearly three decades of writing about personal finance.

1. Prioritize retirement saving

In an ideal world, you’d start saving with your first paycheck and keep going until you’re ready to retire. You also wouldn’t touch that money until retirement. Even if you can’t save 15% of your pretax income for retirement, as recommended by Fidelity and other financial services firms, anything you put aside can help give you a more comfortable future.

To take full advantage of any company match you get from a 401(k) at work – that’s free money – and borrow against or cash out retirement funds only as a last resort.

2. Save for a rainy day

You might have read that you need an emergency fund equal to three to six months of expenses, but it can take years to save that much. That’s too long to put off other priorities like saving for retirement. A starter emergency fund of $500 can be your first goal, and then you can build it up.

While you’re saving, try to create other sources of emergency cash, such as a Roth IRA (you can pull out your contributions at any time without taxes or penalties), space on your credit cards or an unused home equity line of credit.

3. Save for college

Got children? Open a 529 college savings plan and contribute at least the minimum, which is typically $15 to $25 a month. Retirement savings comes first, but anything you can save will reduce how much your child may need to borrow.

Also, research shows the simple act of saving for college increases the chances that a child from a low- to moderate-income family will go to college.

4. Borrow smart for college

A college degree can pay off in higher earnings, but lenders may allow you to borrow far more than you can comfortably repay. If you’re borrowing for your own education, consider limiting your total debt to what you expect to make your first year out of school.

If you’re a parent borrowing for a child’s education, aim for payments that are no more than 10% of your after-tax income and that still allow you to save for retirement. If your payments are higher than 10% of your after-tax income, investigate income-driven repayment plans that could bring down your costs.

5. Use credit cards wisely

Credit cards offer convenience and can protect you from fraud and disputes with merchants. But credit card interest tends to be high, so don’t carry credit card balances if you can avoid it.

If you routinely pay your balances in full, look for a rewards card with a sign-up bonus that returns at least 1.5% of what you spend.

6. Smart home finance

If you want to be a homeowner, the best time to buy your first home is when you’re financially ready and in a position to stay put for a few years. Opt for a mortgage rate that’s fixed for as long as you plan to remain in the home, and don’t make extra payments against the principal until you’ve paid off all other debt and are on track for retirement.

7. Buy used, drive for years

Buying a car right now isn’t a great idea; supply-chain kinks and other pandemic-related issues have inflated the cost of both new and used cars. In general, though, buying a used car can save you a ton of money over your driving lifetime, as can driving your car for many years before replacing it.

These days, a well-maintained car can last 200,000 miles without major issues, J.D. Power reports. This means you can get roughly 13 years of service out of your car if you drive it 15,000 miles a year.

Ideally, you would pay cash for cars. If you need to borrow, try to limit the term of your loan to a maximum of five years.

8. Catastrophic expenses

Use insurance to protect yourself against catastrophic expenses rather than smaller costs that you can easily pay out of pocket. If you have sufficient savings, consider raising the deductibles on your policies to save money on premiums.

Be careful about high-deductible health insurance policies, though. Having a high deductible could cause you to put off medical care, and it’s better to err on the side of safety when it comes to health.
says Chris Barrett, co-founder along with his wife Marissa. “That put us in a bind. The company we order from is based in Pennsylvania, but apparently those labels are made in the Netherlands and shipped from there. So, our labels are European. Now we know, so we can plan accordingly.”

The company ordered its blankets early, and in larger quantities than usual, so it could keep inventory on hand. Even so, demand has outstripped supply in recent months so there are some inventory gaps when it comes to the most popular color combinations. The business has also begun manufacturing its own blankets, which is done stateside, and that is also allowing for more options.

“Even so, our turnaround time is a few weeks, so when someone posted our smiley-face blanket on social media it went big, so we had to get more ordered to keep up,” Barrett says. “It’s not a bad problem to have, but with the unknowns we are still having to scramble more than we’d like.”

Nearby, Manuel Delgado, a master luthier and owner of Delgado Guitars, looks back over almost a century in this family-owned business and says while supply and staff issues aren’t new, because they are affecting everyone now they are harder to tackle and overcome.

“We’re a storefront for instruments and accessories, as well as the custom guitars we make, and we also work with a lot of school programs,” Delgado adds. “We’re dealing with wholesale to retail...”
to government contracts, and so we are hitting issues in a lot of places.”

As production lines get snarled in shortages, he’s having trouble meeting market demand for the lower-priced instruments schools need, for instance. And price hikes mean that right now, those instruments are being priced out of schools’ budgets.

“If a 40-foot container of low- to mid-range instruments coming out of China normally costs about $6,000, it might be as much as $32,000 now,” Delgado notes. “That means a student-model guitar that normally retails for $200, in a container that hold thousands of them, is going to be four, five times that cost. I can’t offer it at the old cost unless my goal is to lose as much money as quickly as possible.”

He’s also having to tackle staffing issues, as there’s not a line of skilled, custom woodworkers and guitar builders outside his door.

“Companies who build on an assembly line, they have a model where they train people in ways that take the guesswork out of what they are doing,” he says. “We’re doing very high-end instruments, all by hand. People with these skills are almost impossible to find.”

And as an example of how interconnected the raw-materials world is, he points to the boom in housing construction as something else that’s constricting guitar and other wood-instrument creation.

“If the wood our manufacturers need, which comes in sheets, is going into houses, that’s going to trickle down in higher prices, as well,” he says. “It’s all connected. I don’t think people realize how tied together – and in how many ways – all industries are.

“I’m not sure what’s going to happen next year, but I think it’s not going to get better soon. We’re insulated and fortunate because we do so much custom work, but even so I’ve got strings to buy, and the price has doubled. It’s hard to remain competitive when things like that keep happening. I want to be hopeful, but it’s hard.”

**Niche retailers serve service**

Another challenge facing small retailers is a bit more niche. What of those who, in addition to selling mass-produced merchandise, also are storefronts for local or regional artisans?

That added a whole new layer of complexity to supply issues in 2021, says Jodi Bowlin Eades, owner of Knoxville Soap Candles & Gifts.

“Th is is a 20-year-old business that I’ve owned for 15,” Eades says. “At the time, soap was being made in the store. Then the 2008 recession hit, and I had to come up with something different to offer. I made a pact with myself to community outsource the space, so I was creating a ‘maker store’ and didn’t know it.

“Now I have 40 to 50 local artisans in the shop, most of whom have been with me since the beginning. Their items are exclusive to the store, and so we’re about 80% local, handmade and one of a kind.”

What that means now, she says, is that if one of the three families making candles, or the five making soaps, can’t get their ingredients, they can’t provide product. Ditto the jewelers and others who are scrambling to adapt and repurpose their creations to meet market reality.

“I’ve been affected by the supply chain in terms of the home décor items I carry because they are seasonal and imported. The makers, though, are really getting hit by what’s going on with raw goods,” Eades adds.

“When someone comes into the store, they’re wondering why some products have green lids or red lids, or why some bottles are brown and others are white. It’s because people are grabbing any packaging they can. Wicks, essential oils, fragrance, you name it, and it’s hard to find right now.”

Those who make these products are a passionate group, she adds, and so they are putting their creativity behind sourcing as well as producing.

“I’ve still got plenty to sell and a full store,” she says. “It may look a little wonky, but it’s here.”

Wonky, and also in demand. Eades’ customers know they can’t get these items anywhere else, so they make do with shortfalls and odd packaging.
Looking ahead to real estate in 2022

This year is winding down, and so is my term as Greater Chattanooga Realtors president. Much has changed this year locally and nationally, and I believe many of these changes will be with us well into the future.

Not all of these shifts are bad. For many, past two years have shown exactly why our area is so appealing and why we love calling Greater Chattanooga home.

The pandemic has forever changed Chattanooga, more so than other cities. As a result, our jewel of a city is no longer a secret. The advent of work-from-home careers, our powerful broadband and lower cost of living have made our area an attractive alternative to larger, more expensive cities.

As far as housing goes, the market in 2021 has been one for the record books. This market is, by far, the most intense I have experienced in my 25-plus years as a Realtor.

Chattanooga Realtors releases the local market statistics, the median sales price has increased, and sometimes the year-over-year increase is in the double digits.

Each month, when Greater Chattanooga REALTORS® publishes our local market report, we see the results of some major changes taking place across our local housing market.

Not all of these shifts are bad. For many, these past two years have shown exactly why our area is so appealing and why we love calling Greater Chattanooga home.

Dr. Lawrence Yun, chief economist for the National Association of Realtors, predicts the new year will see some return to normalcy, but will still see a more intense market.

Consumer confidence and a healthy job market are expected to continue to encourage a rising number of new homebuyers.

As a result, our local housing market is expected to continue its upward trend. Median sales prices are expected to increase, and inventory levels are expected to continue to decline.

New office space reflects changing needs of Realtors

By David Laprad

Realtor Donna Darnes is taking a moment during Crye-Leike Ooltewah’s Dec. 2 grand reopening to survey the space she’s reserved for a client appreciation and community giveback event. Located in the back hall of the Crye-Leike Realtors office in Ooltewah, she says there will be more than enough room for Santa Claus, a Christmas tree and a festive backdrop for photos— as well as dozens of guests.

If Darnes had attempted to host an event in the same space earlier this year, she would have had far less room for mingling, as it was packed with offices and other closed-off rooms.

Following a $150,000 floor-to-ceiling remodel and wall-to-wall renovation courtesy of the parent company, however, Crye-Leike Ooltewah features not just a sizable event and work space but also fresh, neutral colors wherever eyes can settle, a modern kitchen and spanking new furnishings.

“We’re loving this space,” managing broker Mollie Majors says. “It’s far more flexible.”

The facelift goes deeper than the first layer of skin. In addition to the bright new look, Crye-Leike agents in Ooltewah now have access to Smart TV technology when meeting with clients—a big step up from the dry erase white boards of yesteryear.

Crye-Leike agent Diana Seavey, who generally works remotely but does come to the office twice a week to meet with clients, says she’s grateful for the tech boost. “I could grab my laptop and meet with clients at Starbucks, but these screens are much nicer. Our office is a more professional place to talk with customers about money and buying or selling a home.”

It’s also suitable for training, sales meetings and agent collaboration, Majors says. And, despite the growing number of agents who are out of the office more than in, still necessary.

“We used to come to the office to pick up the telephone and call customers,” she recalls. “Cell phones made that unnecessary, so we no longer have a dozen desks with phones on them. But this space allows us to come together and do more as a team.”

Not only that, but prospective clients are still walking in and asking to see a Realtor, Majors points out.

“The remodel isn’t just for us,” she adds. “It’s also for our customers.”

The renovation is part of a company-wide makeover in which the Memphis-based Crye-Leike is dressing up the roughly 130 offices across its footprint, which includes Alabama, Arkansas, Florida, and


2021 Board of Directors

Robert Backer
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They also line up for a line of antifungal and antiviral herbal products whose sales have skyrocketed in the pandemic months. “As you might imagine, people are looking for things like that,” she points out. “They are eager to find antibacterial products that are gentle, and we’ve also got a system that burns rubbing alcoholic to purify the air. We keep one of those going in the store; it helps people feel safe.”

She’s also limited the number of shoppers allowed in at any given time, cleans constantly and offers curbside service. Her goal is to “give people space, keep a distance, have our shields up and not judge them about mask wearing or not wearing.”

As 2022 looms, Eades says she expects more of the same when it comes to operational challenges. She’s sacrificing her time off by not hiring part-time staff during the holidays since she’s unsure of how inventory and sales volume will play out. The winter months are her slowest, other than an uptick around Valentine’s Day, so caution is her watchword. “I hope by spring we’re more normal and I can take some time off, but right now I need to power down and make sure I get the winter rent covered,” she says. “My life has become very interesting because as the primary buyer I’m taking four times as long to accomplish what I need to do. I have to email photos, send things back, get credits and so on. Both stores are fully stocked, beautifully stocked and carefully curated, but I’m about to lose my mind.”

Sanity might not return in 2022, she notes, because supply issues are “way worse this year, and this quarter has been the worst. “One big problem is that manufacturers, even if they are getting goods, are having issues with keeping warehouse personnel. We’re getting all this weird stuff because those workers are new, don’t care or all of the above. We are very particular; we know our producers when it comes to things like olive oil, so we’re getting what we want and need. But when it comes to gadgets and cookware, it’s going to be a problem for a while.”

At the nearby Citifid-O and Tea & Vine stores, owner Terri Karlsson also is taking a measured, pragmatic approach to what she can and can’t control. Given that her two businesses are very different – Tea & Vine is a gourmet foods and food-related products enterprise, while Citifid-O caters to canines and other pets – she’s seen supply chain and other challenges from all the angles. “We have the two stores – one for people, one for dogs,” says Karlsson, who along with husband Paul set up shop in the 400 block of Gay Street about 11 years ago after looking for an expansion city for their Asheville, North Carolina, operation.

They liked the vibe in Knoxville, and after years of holding dog leash in front of Tea & Vine store so owners could shop, they opened Citifid-O a little more than seven years ago.

Both stores have done well in the pandemic, with the fourth quarter of 2020 breaking records, and 2021 also being solid. Still, that’s been due to a lot of hard work – and workarounds. “Staffing has been challenging,’’ Karlsson acknowledges. “These are not stores where you just casually walk around and pick up things. We are very customer interactive, whether it’s fitting a collar harness on a dog, or talking about cat toys and food, talking to people at the olive oil and balsamic vinegar tasting bar or discussing cookware. “We need people who know the products and can give that attention, so it’s not just a matter of finding a warm body and putting them out on the floor.”

On the product side, Citifid-O carries a wide range of U.S. and Tennessee-made products, so it has been easier to keep stocked than Tea & Vine, which stocks many imported items. “We used to order $1,000 worth of product from a vendor, and two weeks later it would arrive,” she recalls. “Now we might get $500 of it in, and a quarter of that is broken or the wrong thing.”

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Can be as simple as paint

Maximizing space to make smaller homes seem bigger

With more time being spent indoors during the winter, it’s no surprise that the walls might feel like they’re closing in at some point, especially if your home is on the smaller side. Tiny spaces present unique hurdles that make decorating challenging, especially if all you want is a relaxing place that fits all your belongings without feeling cluttered. To make your home feel less cramped, check out these small home hacks.

**White and bright**

White paint for both walls and ceiling will instantly make any room seem bigger and brighter. A white backdrop also allows for furniture and accessories to stand out more. Incorporate mirrors or reflective material such as glossy tile into your room can also make a room feel larger.

**Lighten it up**

Take stock of lighting for each living space and consider adding overhead lighting under kitchen cabinets or spotlights in darker corners. Make the most of natural lighting by using window treatments that can be fully opened when desired to let the sunshine in.

**Get creative with space**

Think vertically when decorating! Incorporate trendy floor-to-ceiling shelves to store belongings neatly. Hanging art above eye level in gallery style is another clever hack that gives the illusion of a higher ceiling. And don’t forget about the space under stairs which is perfect for hidden storage.

**Furniture with purpose**

Make sure each piece of furniture serves a purpose. Multi-functional pieces are even better! Some great options include beds with storage below, end tables that double as a desk if you work from home, or an island with stools that tuck beneath for the kitchen to both prep and enjoy meals.

**Strategic floor planning**

When it comes to the layout of your rooms, place your furniture cleverly. Create cozy sitting areas with area rugs beneath and resist the urge to push all your furniture up against walls. Leaving space behind furniture makes rooms look wider.

To find more useful advice for your home, along with a full list of our local members to help you maximize storage, visit the Home Builders Association of Greater Chattanooga’s website at www.HBAGC.net.

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**Cyre-Leike**

Georgia, Kentucky, Oklahoma, Mississippi, Missouri and – last alphabetically but not least in terms of business volume – Tennessee.

Harold Crye, the co-founder and current president and CEO of Crye-Leike, says the undertaking was a response to the number of agents who are working remotely. Part of this endeavor involved physically downsizing the offices based in the strip malls the company owns and leasing out the extra space to other local businesses. In Ooltewah, a dental office now resides next to Realty Title & Escrow, which Crye-Leike owns. The real estate brokerage fills in next to Realty Title & Escrow, which Crye-Leike owns. Th e real estate brokerage fills in next to Realty Title & Escrow, which Crye-Leike owns. Th e real estate brokerage fills in next to Realty Title & Escrow, which Crye-Leike owns.

Although Crye-Leike Ooltewah’s office is smaller, its agent count isn’t. After starting in 2021 with 13 agents, Majors reports she now has a roster of 23, with more onboarding this month. Companywide, the number stands at about 3,200, Crye says. Crye adds there will always be a place for his company’s agents to meet with clients, partly for safety’s sake. “We’re 70% female. We don’t want those ladies showing homes to someone they don’t know. We want them to meet their customers at an office so they can check them out and follow other safety protocols.”

Crye then adds, “About half of our lady agents are packing, so be careful.” The remodel comes as unit sales at Crye-Leike are down slightly (26,485 as of Dec. 2 this year versus 31,578 last year) but sales volume is projected to be up 15-20% above the $7.5 million the company did last year. Crye credits the increase to rising housing costs. “There aren’t as many houses on the market as there used to be but the sales volume is off the charts,” he explains. We prefer a balanced market that’s good for buyers and sellers, but right now, the market is all about the sellers. Everything is selling for more than it’s listed.”

Darnes says her business reflects what the company at large is experiencing, with the homes she’s listed for $250,000 or more selling for 6-10% over the asking price. The high cost of housing isn’t scaring buyers away from Ooltewah. Rather, the market is “hot, hot, hot,” Majors crows. “People who are working in Atlanta are moving here and then commuting to the office one or two days a week. You get more house for your money here.” “Also, as Bradley and Hamilton counties expand toward each other, we have a lot of couples who work in both counties moving to Ooltewah to be in the middle.”

It’s a commute thing. They can be close to Chattanooga or Cleveland but quickly hop on the interstate and commute to work.” If Majors could change one thing about the Ooltewah market, it would be the lack of affordable housing. She says she can recall when three-bedroom houses sold for $125,000 in the late 1990s. Today, it’s hard to find something under $300,000, she adds. “We have a lot of new construction going on, but your average homebuyer can’t afford it. And land isn’t going to get any cheaper as it becomes scarcer.”

Regardless, the pace of real estate in Ooltewah is “insane,” Majors says, and Crye-Leike is proud to offer a refurbished and modernized space in which buyers and sellers can meet with an agent to discuss their real estate needs.

She doesn’t, however, say which of her agents are packing.

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**GCR President**

The real estate industry remains on a positive trajectory, with home sales and housing prices continuing to increase. Yuen said, Yun also projected mortgage rates, now at 3%, will see an increase of 3.7% in the coming months — a rise he attributes to persistent high inflation. Home prices rose by 12% on average in 2020 and 2021, while inflation rose 3%.

As far as the local market, an increase in housing inventory would help to stabilize prices and allow more people to enter the housing market who might find themselves currently priced out. Whatever the new year might bring, utilizing the expertise of a Realtor in your real estate transactions remains your best option to make sure you get the most from your investment.

Realtors work tirelessly to serve their communities every day and I’m proud to be a part of this industry. That’s Who We R.

Founded in 1912, Greater Chattanooga Realtors is a regional organization with more than 2,500 members servicing Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in Northwest 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.

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SUBSTITUTE TRUSTEE’S SALE
Sale at public auction will be on January 6, 2022 at 11:00 am local time, at the west door, Hamilton County Courthouse, 625 Walnut Street, Chattanooga, TN 37402, conducted by the Substitute Trustee as identified and set forth below, pursuant to a Deed of Trust executed by DEBRA CORSON, to Realty Title & Escrow Services Inc., Trustee, on October 14, 2004, at Record Book G7 3131, Page 197 as Instrument No. 2004101900166 in the real property records of Hamilton County Register’s Office, Tennessee. Owner of Deed: DEBUT EFFINIAN TRUST.

Said property shall consist of the following described real estate: Lot No. Eighty-seven (87) on the plan of the Substitute Trustee, as identified and set forth above, is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. The Substitute Trustee may deem the sale final in all respects in the event that the purchaser shall have no recourse.

This sale is subject to occupants’ rights in possession. 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 set forth above. The terms of sale are cash: Any taxes or fees will be the responsibility of the purchaser, if the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the purchase price.

This property is being sold with the express agreement of the purchaser, at the sale shall be entitled only to a return of the purchase price. The purchaser shall have no further recourse against the Mortgagee, the Mortgagee’s attorney or any other bidders. This sale is subject to the provisions of T.C.A. §67-1-1433.

NOW, THEREFORE, notice is hereby given that the Substitute Trustee, to and for the use, benefit and trust of the foreclosed Mortgagee, its successors and assigns, shall sell and convey as Substitute Trustee its interest in the above-referenced property and all interest of record in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust or any party claiming by, through or under any of the foregoing. Such persons, so identified as Substitute Trustee, shall be as follows:

- Trustee Series I Trust, its successors and assigns.
- Trustee for Mortgage Assets Management Series I Trust, its successors and assigns.
- Trustee for Mortgage South of Tennessee, Inc., and Dora L. Rounsaville, conveying certain property in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust or any party claiming by, through or under any of the foregoing. Such persons, so identified as Substitute Trustee, shall be as follows:

The Substitute Trustee hereby reserves the right 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 set forth above. If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check or money order endorsed to LOGS Legal Group LLP. No personal checks will be accepted. To this end, you must bring sufficient funds to offset the lender and any other holders.

Bank of New York Mellon Trust Company NA
- Better Choice Notice Solutions

Bank of New York Mellon Trust Company NA
- Better Choice Notice Solutions

Wilson & Associates, PLLC
- Better Choice Notice Solutions

Gateway Mortgage Group LLC
- Better Choice Notice Solutions

Wells Fargo Bank National Association
- Better Choice Notice Solutions

Bank of New York Mellon Trust Company NA
- Better Choice Notice Solutions

Newflx LLC
- Better Choice Notice Solutions

Bank of New York Mellon Trust Company NA
- Better Choice Notice Solutions

Newflx LLC
- Better Choice Notice Solutions

American Advisors Group
- Better Choice Notice Solutions

Citizens Bank NA
- C/O Tennessee Foreclosure Dept.

BMO Harris Bank
- C/O Tennessee Foreclosure Dept.

Mortgage Assets Management
- Better Choice Notice Solutions

Robert H. Palmer
- Wilson & Associates, PLLC

4004 Bonny Oaks Drive, Chattanooga, 37406
- 2021-11-12; 2021-11-19; 2021-12-03
- Robert H. Palmer

3007 5th Ave, Chattanooga, 37407
- 2021-11-12; 2021-11-19; 2021-12-03
- Wilson & Associates, PLLC

349 Brownie Ferry Road, Chattanooga, 37419
- 2021-11-23
- Timmy R. Rounsaville

10830 Dolly Pond Rd, Ooltewah, 37363
- 2021-11-12; 2021-11-19; 2021-11-26
- Gateway Mortgage Group LLC

4902 Maryland Drive, Chattanooga, 37412
- 2021-11-23
- Better Choice Notice Solutions

1212 Greenwood Rd, Chattanooga, 37411
- 2021-11-23
- Better Choice Notice Solutions

531 Tucker St, Chattanooga, 37405
- 2021-12-03; 2021-12-10; 2021-12-17
- Better Choice Notice Solutions

2013 West End Lane, Chattanooga, 37404
- 2021-11-23
- Better Choice Notice Solutions

2492 Wendell Dr, Chattanooga, 37414
- 2021-11-23
- Better Choice Notice Solutions

1800 Olive Street, Chattanooga, 37406
- 2021-11-23
- Better Choice Notice Solutions

833 Mitchell Rd, Ooltewah, 37363
- 2021-12-03; 2021-12-10; 2021-12-17
- Better Choice Notice Solutions

526 Minero Street, Chattanooga, 37411
- 2021-12-03
- Better Choice Notice Solutions

2397 Slangenbrock Drive, Sandy Darby, 37379
- 2021-12-03; 2021-12-10; 2021-12-17
- Better Choice Notice Solutions

8906 Bay View Drive, Chattanooga, 37416
- 2021-12-03; 2021-12-10; 2021-12-17
- Better Choice Notice Solutions

5207 Weaver St, Chattanooga, 37412
- 2021-12-03; 2021-12-10; 2021-12-17
- Better Choice Notice Solutions

1243 Durham Drive, Chattanooga, 37421
- 2021-11-23; 2021-12-03; 2021-12-10
- Wilson & Associates, PLLC

Property Address Publication Dates Borrower Attorney
THIS AD SUPPORTS JOURNALISM. FACEBOOK AND GOOGLE DO NOT.
FOURTEEN DAYS from the date of the sale set forth above. All right and equity of re- place certain without further publication, upon said Substitute Trustee will, on January 6, 2022, at 10:00 AM at the West Door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, proceed to sell the Property, located in the City of Chattanooga, Hamilton County, Tennessee, to which Plat reference is made for a more particular description.

TENNESSEE. TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BETTER LOT TEN (10) OF BLOCK "O", FRAZIER & MCGOWAN, HAMILTON COUNTY, TENNESSEE, BEING ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

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Announcement at the time and place for the sale set forth herein, Pursuant to Deed of Trust executed by MARGARET SHROPSHIRE, as Trustee, to Chicago Title Insurance Company, Trustee, on August 25, 2006, as Record Book GI 7812, Page 479, in the real property records of Hamilton County Register’s Office, Tennessee, the following real estate located in Hamilton County, Tennessee, will be sold to the highest bidder subject to all unpaid taxes, prior liens and encumbrances of record:

All that certain parcel of land and situs in the City of Chattanooga, County of Hamilton, State of Tennessee, being described as Lot Five (5), and the East one-half (1/2) of Reservation, Mark Twain Hills, more particularly described by plat recorded in Plat Book 27, Page 92, in the Registers Office of Hamilton County, Tennessee.

Being the same property as conveyed from MARGARET SHROPSHIRE, as Trustee, to MWZM, LLC in Deed Book 3649, Page 729, dated August 23, 1989, recorded September 1, 1989, in Hamilton County Records.

Tax ID: 137ND018

Property commonly known as: 3729 Mark Twain Dr., Chattanooga, TN 37406

Tax ID: 137ND016

Current Owner(s) of Property: MARGARET SHROPSHIRE

The address of the above described property is believed to be 3729 Mark Twain Dr., Chattanooga, TN 37406, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

The following real estate is hereby sold Subject to occupancy rights in possession.

The sale is hereby determined to be at the time and place set forth in the above-mentioned Deed of Trust.

The sale will be conducted by the Substitute Trustee, Rubin Lublin TN, PLLC, Substitute Trustee 119 S. Main Street, Suite 500, Memphis, TN 38103

119 S. Main Street, Suite 500
Rubin Lublin TN, PLLC, Substitute Trustee
BE USED FOR THAT PURPOSE.

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Current Owner(s) of Property: MARGARET SHROPSHIRE

The address of the above described property is believed to be 3729 Mark Twain Dr., Chattanooga, TN 37406, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.
the current holder of said Deed of Trust, BMO Harris Bank, N.A., a national banking association, as the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and duties hereinafter set forth, and the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and duties hereinafter set forth, shall and does hereby present said Deed of Trust, and NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust and the holder of said Deed of Trust is hereby notified that the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, shall and does hereby sell and convey only as Substitute Trustee.

Order of Trustee's Sale

Brock & Scott, PLLC, Substitute Trustee/c/o Tennessee Foreclosure Department

This office is attempting to collect a debt. Any information obtained will be used for this purpose.

THE SILER CREEK CORPORATION, Defendant, vs. JASON M. KORICH.

November 19, 2021

DECEMBER 16-10, 2021

W&A

DECEMBER 10-16, 2021

www.HamiltonCountyHerald.com
STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMILTON COUNTY

Docket Number: 21D2025
Plaintiff: JESSICA SMITH HILL
Defendant: JUSTIN MAHDI HILL

ORDER OF PUBLICATION
It appearing from the record in this cause 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 required of 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

For Plaintiff:
MAYFIELD AND LESTER
Nov. 30, Dec. 3, 10, 17, 2021

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WANTED: 2009 Harley Davidson FLHRC, VIN 1HD1WYLD69H019907. 2013 Infiniti JN1C-MZ27942, VIN 2FBNVHDF7CZ076168.

Eric’s Wrecker & Junk Car 3169 Doders Ave 2002 Dodge 2DR HEMI 1G1F1G1464219, 2004 Ford, VIN# 1FADP3K21FL252351, 2013 Infiniti JN1C-MZ27942, VIN 2FBNVHDF7CZ076168.

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Big tests ahead

Can Vrabel hold Titans together for 5 games?

One of the reasons Jon Robinson fired Mike Mularkey after a playoff win in 2018 and replaced him with Mike Vrabel was Robinson’s judgment that Vrabel was more likely to take the Titans to the next level. Through two-plus seasons, Vrabel has had some ups and downs, but the Titans have remained a contending team and appeared very much on the verge of being the class of the AFC in 2021.

The Titans were sitting at 8-2 and had even weathered the injury of Derrick Henry to post wins in the first two games of the star running back’s absence. But as the injuries continue to mount – especially with receivers Julio Jones and A.J. Brown and throughout the linebacker corps – the Titans dropped back-to-back losses to Cincinnati and Cleveland, respectively. And so the Titans are now 8-4 and a 1.5-game lead over the Jaguars and the Bills in the AFC South with five games remaining.

Of course, they have to get healthy enough to do something with their position, and that part might be out of Vrabel and his coaching staff’s hands. Having Jones and Brown back would help the passing game and, perhaps, get a struggling Ryan Tannehill back in rhythm.

Before they departed for the off week, Vrabel made sure to remind his team of what their past formula for success was.

“Titans head coach Mike Vrabel has his team at No. 2 in the AFC standings despite a historic accumulation of injuries. The question is where will they be after the five remaining games? Can Vrabel hold Titans together for 5 games? One of the reasons Jon Robinson fired Mike Mularkey after a playoff win in 2018 and replaced him with Mike Vrabel was Robinson’s judgment that Vrabel was more likely to take the Titans to the next level. Through two-plus seasons, Vrabel has had some ups and downs, but the Titans have remained a contending team and appeared very much on the verge of being the class of the AFC in 2021. The Titans were sitting at 8-2 and had even weathered the injury of Derrick Henry to post wins in the first two games of the star running back’s absence. But as the injuries continue to mount – especially with receivers Julio Jones and A.J. Brown and throughout the linebacker corps – the Titans dropped back-to-back losses to Cincinnati and Cleveland, respectively. And so the Titans are now 8-4 and a 1.5-game lead over the Jaguars and the Bills in the AFC South with five games remaining.

Of course, they have to get healthy enough to do something with their position, and that part might be out of Vrabel and his coaching staff’s hands. Having Jones and Brown back would help the passing game and, perhaps, get a struggling Ryan Tannehill back in rhythm.

Before they departed for the off week, Vrabel made sure to remind his team of what their past formula for success was.

“What I reminded them was that we were 15-5 in our last 20 road games, and that is because we had played good football, taken care of the football, could run it, stop the run, smart with penalties and that is why you win on the road,” he says. With the bye week in the review mirror now, Vrabel again gets to play psychiatrist to get the Titans ready for the stretch, regardless of which players will be available for that five-game stretch run and the postseason.

“I think my focus is on today. Trying to figure out who is going to be back after this week, what the roster is going to look like and really focusing on each and every guy on what they need mentally or physically to help them move on to the season after the bye week,” he says.

The Titans came out of their bye week in good shape standings-wise. As far as who will be healthy enough to play Sunday against Jacksonville is another question that will have to be monitored throughout the week. Here are keys for the Titans as they return to action, hosting the 2-10 Jaguars.

First down

Don’t lay another egg. Two of the Titans losses have come courtesy of the Jets and Texans, two of the worst teams in the NFL. And they came with top receivers A.J. Brown and Julio Jones out of action completely or leaving the game with injury.

No matter if the receivers Sunday are Moe, Larry and Curly, the Titans can’t afford another slip-up against a bad team. They have to get ahead of the Jaguars early and take control rather than letting them hang around like the Jets and Texans did.

Second down

Run the football – and hold on to it. The Titans ran for 270 yards against the Patriots two weeks ago, usually a formula for success. However, D’On-ta Foreman (131 yards rushing) and Dontrell Hilliard (109 yards) both lost a crucial fumble against New England. The Titans need to maintain that type of rushing success sans the fumbles.

Third down

Get Ryan Tannehill in rhythm. Tannehill threw for all of 95 yards against New England after a four-pick performance against Houston the week before. No mat- ter if he is throwing to Julio Jones (who is eligible to come off IR) or Dez Fitzpatrick, the Titans have to get Tannehill in rhythm and keep the offense balanced.

Fourth down

Find the pressure again. Three weeks ago, fans were looking for a nickname for the Titans front four – thinking this group was ready to join the Steel Curtain or Purple People Eaters as one of the greatest defensive fronts in NFL history. Since then, the front four hasn’t registered a sack, and the defense hasn’t forced a turnover.

The Titans need to get back to pressuring the quarterback and being opportunistic with turnovers in order to help their short-handed offense.
By Miles Branman | Edmunds

The Ford Bronco is back after a 25-year hiatus. This new 2021 Bronco SUV pays homage to its predecessors via boxy proportions, round headlights and short overhang while introducing the latest in convenience and technology features. It’s generated plenty of excitement and serves as an intriguing alternative to a well-known off-roading icon: Jeep Wrangler.

The Wrangler is now in its fourth generation. The current body style was introduced for the 2018 model year with more creature comforts and all-terrain capability than before.

And not one to let Ford gather all the hype, Jeep has introduced further enhancements to its 2021 Wrangler, including plug-in hybrid powertrains.

Is the new Ford Bronco better than Jeep Wrangler?

‘Roughing it’ can cost as much as $76,000

Both the Jeep Wrangler and Ford Bronco use rugged body-on-frame platforms that offer greater ground clearance than the typical unibody crossover SUV. But one key difference is the Wrangler’s solid axles in the front and rear. The Bronco uses an independent front suspension.

Solid axles are tried and true for off-roading, but they contribute to a rougher ride and minimal steering feel when on pavement. The Bronco’s independent front suspension affords superior on-road manners and precise steering sensitivity to fill drivers with confidence. It’s possible to drive both SUVs every day, but the Bronco is substantially more comfortable.

Winner: Bronco

Engine options

Ford mates the Bronco with a choice of turbocharged engines and standard four-wheel drive. The base four-cylinder produces 285 horsepower and can be equipped with a seven-speed manual or 10-speed automatic transmission. An optional V6 develops 350 horsepower and is paired exclusively with a 10-speed automatic.

Jeep counters with a wider variety of powertrains. The entry-level V6 produces 285 horsepower and can be equipped with either a six-speed manual or an eight-speed automatic, the latter of which is the sole transmission choice for all other powertrains.

You can also get the Wrangler with a 2.0-liter 300-horsepower turbocharged four-cylinder or a 2.0-liter 260-horsepower turbodiesel V6, both of which are more fuel-efficient than the V6.

Then there’s the Wrangler’s new 4xe plug-in hybrid alternative with 375 horsepower and 270 miles of all-electric range on a full charge. It includes a raised ride height and more aggressive tires.

Bonco wears oversized tires and features more aggressive styling. Its design has softened since inception, but it still has plenty of classic appeal.

Winner: Bronco

Features and value

The Bronco starts at $30,795 for a base two-door hardtop and peaks at $50,970 for a Wildtrak four-door soft top. Jeep’s Sport two-door soft top Wrangler costs $30,665, but that figure swells to $75,990 for the Rubicon 392 four-door hardtop.

Though their starting figures appear competitive, standard features between the Bronco and Wrangler vary drastically. Ford loads the base Bronco with LED headlights, power windows, an 8-inch infotainment touch screen, Apple CarPlay and Android Auto, five drive modes and forward collision mitigation.

The Wrangler Sport is comparatively spartan, forgoing air conditioning, power windows, power door locks and smartphone integration.

Better standard equipment at a similar starting price gives the Bronco stronger value proposition.

Winner: Bronco

Edmunds says

The Jeep Wrangler and Ford Bronco have earned reputations for incredible off-road capability, though the new Bronco is a more approachable companion on the road. The Bronco affirms its upper hand with its greater dose of cool and stronger value proposition.

Miles Branman is a contributor at Edmunds. Follow Miles on Twitter at @milesperbr