SUCCESS AS FAR AS THE EYE CAN SEE

Hodgson enjoys reminders of land deals gone right

By David Laprad

Real estate attorney Andrew Hodgson likes looking out the windows of the downtown Chattanooga office of Husch Blackwell and seeing spaces he had a hand in filling.

In the same manner, Hodgson enjoys walking to lunch and pointing to a building in which a business is providing a product or service to the community and employing local residents and saying, “I worked on that deal.”

Essentially, Hodgson, 35, likes being a real estate attorney. “I enjoy having a connection – albeit in the background – to businesses being successful and to the news people read,” he says.

Hodgson has been a real estate attorney since the momentous day in 2013 when Husch Blackwell partner Ron Feldman walked into his office, handed him a retail lease and said, “Congratulations. You’re going to be a real estate attorney.”

It was Hodgson’s first day at Husch Blackwell. It was also his first day as a working attorney.

A fresh graduate of the University of Tennessee at Knoxville College of Law, Hodgson was intent on becoming a transactional attorney – whatever that would involve. So, he was grateful for the assignment.

The work Hodgson does has grown in complexity since his christening as a real estate attorney. After cutting his teeth on leases for landlords, for example, he gained experience on the tenant side of the equation.

Photo by David Laprad | Hamilton County Herald

Andrew Hodgson is a real estate attorney with Husch Blackwell in Chattanooga. He says he enjoys working on deals that enhance the economic health of the city.
As Chanse Hayes would suit up for a high school wrestling match, he’d look back on the lessons he learned during practice and reflect on the admonitions of his coaches.

When Hayes, now 31, laces up to present a case in court, he looks back on the time he spent preparing for the trial and remembering the advice of his mentors in the law.

Although Hayes, a litigator with Patrick, Beard, Schulman & Jacoway, says a comparison between wrestling and arguing a case in court is tortured at best, he says there are similarities between the two activities in terms of how they have played out in his life.

For example, while attending Baylor School, Hayes wrestled under coaches Jim Morgan and Shaack Van Deusen. Following their guidance, he was able to place second in a state tournament his junior year and first his senior year.

While working with what was Duncan, Hatcher, Holland & Fleenor (and is now Duncan, Holland, Izell & Fleenor) after law school, he fell under the wing of trial lawyer Phil Fleenor.

Hayes said Fleenor took him to court, introduced him to the judges and then allowed him to try cases.

“He gave me the reins and let me figure it out. That gave me a lot of courtroom experience early on.”

Although Fleenor was more lighthearted than Hayes’ wrestling coaches had been, Hayes says he still learned lessons that proved valuable as he delved into practice.

“I had a couple of depositions where an attorney on the other side of the table...
Airport internships provide students with aviation training

Four seniors at Brainerd High School’s Future Ready Institute of Aviation gained practical experience through internships at the Chattanooga Airport, Wilson Air Center Chattanooga and Crystal Air this semester.

“This program is about preparing students for life after high school,” says Grady Nace, teacher with the institute. “Ideally, it will jump-start careers in aviation, but even students who choose a different direction will benefit from the experience.”

The program is designed to equip students for a career in aviation. It covers flight training, aircraft maintenance, fueling, aircraft marshalling, airport management and other topics.

This year’s interns included Brainerd High seniors Nathan Aller, Abraham Coleman, Janolan Sims and Jayla Thornhill.

While each student had a different focus, the interns as a group directed airport traffic, refueled aircrafts and assisted with operations within the airport’s police dispatch center and fire department.

Brainerd High School senior Abraham Coleman and Crystal Air pilot Daniel Monroe.

Chattanooga Airport also utilized private aircraft in cooperation with Wilson Air Center and Crystal Air to provide students with flight training and hands-on piloting experience.

“I’ve always been interested in the aviation industry, so I’m grateful for seeing what working at an airport is like,” says Jayla Thornhill, an intern interested in airport management. “I feel more prepared to pursue a career in this field.”

John Naylor, a former vice president of planning at the Chattanooga Airport, created the partnership between the airport and Brainerd High.

Naylor wanted students to be aware of the opportunities in the industry and would personally transport students to the airport, lead them on tours and conduct training exercises.

“In working with those students, John was investing in their futures and in the future of flight,” says Jack McAfee, vice president of operations at the Chattanooga Airport. “We’re now building on his vision to inspire others to pursue a career in aviation.”

Source: Chattanooga Airport
Newsmakers

Dodd served as director of retention and CHI Memorial Center Chattanooga State Believe Bash co-chairs Erlanger announces Believe Bash co-chairs

Chattanooga State names academic dean

The co-chairs for Erlanger Health System Foundation’s 2022 Believe Bash include Daisy Mauya-Ballard, Matt Ballard, Carl Greene and Keith Wooten-Greene. The sixth annual fundraiser is scheduled for Saturday, April 9 at the Chattanooga Convention Center.

Activities will include a cocktail reception, a gourmet dinner, a live auction and live entertainment.

First Horizon returns as presenting sponsor for its sixth year and Delta Dental will return as the entertainment sponsor.

Chattanooga State Community College has named Julius Dodds its dean of academic success.

Dodds has served as the school’s director of academic retention since 2011. In the role, he led the Achieving the Dream and Title III Strengthening Institutions grant work.

Before his work at Chattanooga State, Dodd served as director of retention and advisement at the University of Tennessee at Chattanooga and served in leadership roles at other colleges.

Nurse practitioner joins CHI Memorial Center

Board certified adult gerontology nurse practitioner Janice Sims has joined CHI Memorial Center for Healthy Aging. The practice specializes in geriatric medicine. (Learn more at chmemorialmedi-calgroup.org.)

Sims earned a degree in nursing from Indiana Western University. She completed a Master of Science in nursing – adult gerontology nurse practitioner degree from Northern Kentucky University.

Sims is a member of the American Association of Nurse Practitioners and has 10 years of experience in cardiology, oncology and medical surgical care.

Deputy lauded for DUI enforcement

Mothers Against Drunk Driving recognized Hamilton County Sheriff’s Office Deputy Ashley Buckner at the 2021 MADD Night of Remembrance event Dec. 11 in Nashville.

During the event, Buckner received two awards for her efforts to remove impaired drivers from Hamilton County’s roads.

Buckner received the MADD Bronze Award for making more than 25 DUI arrests in 2020. In total, Buckner made 26 DUI arrests.

She also received the East Tennessee Sheriff’s Office Top DUI Enforcer Award for making the most DUI arrests for a law enforcement officer in the eastern region of Tennessee.

Trust Company adds Sherman

The Trust Company of Tennessee has hired Tracy Sherman as a client service associate in the firm’s Chattanooga office.

Sherman earned a degree in international relations from Samford University. Previously, she was a senior administrative specialist for HomeServe in Chattanooga and served 21 years as office manager for financial services firm Brown Brothers Harriman in Charlotte, North Carolina.

Thompson assigns position at Siskin

Siskin Hospital has promoted Jodie Thompson to director of quality and compliance.

Thompson has more than 30 years of health care experience including critical care, administration, education and oversight of multiple departments and services.

In her new role, she will assist the vice president of quality and compliance with oversight and analysis of quality and performance improvement, risk management, the patient experience, the medical staff, accreditation and regulatory and corporate compliance programs.

She will also assume the role of medical staff coordinator.

Thompson was formerly nurse manager of Siskin Hospital’s stroke and brain injury units as well as director of nursing education.

She earned bachelor and master’s degrees in nursing from East Tennessee State University.

Thompson is a Certified Rehabilitation Registered Nurse, a Certified Brain Injury Specialist and an AHA Basic Life Support and Advanced Cardiac Life Support Instructor.

Chattanoogans join Leadership Tennessee

Six early and mid-career professionals from Chattanooga will join the fourth class of Leadership Tennessee NEXT. The class will meet four times during the program year, conducting sessions in Fall Creek Falls, Greeneville, Memphis and Nashville.

Participants will grow their professional skills and connect to a network of state leaders while participating in non-partisan dialogue on issues of state importance.

Chattanoogans participate in: Austin Corcoran
Director of talent engagement, Chattanooga Area Chamber of Commerce

Jermaine Freeman
Senior adviser, city of Chattanooga

Cory Howard
CDO, Compass Community Care

Geoff Millenner
COO, The Enterprise Center

Yvette Stewart
Director of elementary teaching and learning, Hamilton County Schools

50 Years Ago

Saturday, Dec. 18 to Thursday, Dec. 23:
The City Commission took under advisement a request to remove restriction on items that may be sold between 1-6 p.m. on Sundays after a public hearing on the subject last Thursday. The present “blue law” ordinance permits only drug, grocery and milk stores to open on Sundays, 1-6 p.m.

The Chattanooga Area Regional Transportation Authority has agreed to permit those cruising taxi cabs ( jitneys) now in operation to continue through 1972. In adopting the resolution CARTA also voted not to issue permits for any persons who do not have a license to operate a jitney.

For more details, write or call online bidding in the Chattanooga Times Free Press.

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The editors are responsible for the writing and display of the news, data and features in this newspaper. If you have a question or suggestion, you may call during normal business hours.

– David Laprad, Editor
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December 24-30, 2021

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not now have them.

The City Commission has instructed City Attorney Eugene Collins to resist in federal court the motion by James J. Mapp and others that the city government be made an additional defendant in the desegregation suit against the Chattanooga Board of Education.

A television monitoring system, on order by the city, will enable the traffic engineering department to analyze the cause of difficulties at certain intersections and undertake measures to eliminate them. City traffic engineer Ralph Lewis said the TV camera would be placed at a troublesome intersection and run for 12 hours at a slow speed. The magnetic tape could then be run off for study and evaluation of the traffic problems in 40 minutes. The camera would be moved from place to place as conditions seem to indicate.

John N. Popham IV, son of Mr. and Mrs. John N. Popham III of Lookout Mountain, Tennessee, became the third generation of his family to become an officer in the U.S. Marine Corps when he was commissioned a second lieutenant at the Quantrain, Virginia, base theater, Little Hall. His father is managing the Little Theatre of Chattanooga.

When he was named district manager of the company’s supervisor and manager for Southern Bell Jan. 11, 1972. The City Commission has instructed City traffic engineer Ralph Lewis said the first changes in present traffic patterns would not be in effect for about two years and if adopted the entire plan might be in operation within five years.

The City Commission voted unanimously Tuesday to amend the city’s so-called blue law to permit the sale of most types of merchandise on Sundays between the hours of 1-6 p.m. The ordinance could be adopted at the Dec. 29 commission meeting and become effective Jan. 11, 1972.

Hodgson says.

As Hodgson and others at Husch Blackwell pointed out the places he had a hand in filling.

Dr. Miles D. Davis of 223 Booth Road, a general practitioner for over 61 years in the Chattanooga area, died Sunday, Dec. 19 in a Chattanooga hospital at the age of 83. He was the 1960 recipient of a 50-year pin for service in the Heating Arts from the University of Tennessee Medical School in Memphis.

For every party.

As Hodgson reaches the end of his story, he points out the places he had a hand in filling.

As Hodgson and others at Husch Blackwell pointed out the places he had a hand in filling.

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As Hodgson reaches the end of his story, he points out the places he had a hand in filling.
Newcomer Rivian makes quick splash

Electric pickup hauls away 2021 top vehicle honors

By Ronald Montoya | Edmunds

Every year Edmunds’ experts put their heads together to determine the very best new vehicles on sale. Spread across nine categories, the Edmunds Top Rated Awards are given to the cars, trucks and SUVs that rank at the top of their class according to Edmunds’ vehicle testing program. That means each winner has been tested at the Edmunds test track and thoroughly evaluated over many miles of real-world use.

There isn’t enough space here to cover all nine winners, so we’ve highlighted a new first-time winner for 2022, three returning champions from last year’s awards, plus a brand-new Editors’ Choice award for a vehicle that exceeded our expectations and delivered something genuinely new.

The vehicles are listed in ascending order by manufacturer’s suggested retail price and include destination charges.

Top rated sedan: 2022 Honda Civic
Starting MSRP: $22,915
When a compact sedan survives for nearly 50 years and continues to redefine its segment, you know it’s special. The Honda Civic is both sporty to drive and comfortable inside, with well-padded seats and a smooth ride.

There’s also much more space than you’d expect from a car in this class. The Civic sedan has a huge trunk and there’s ample space in the back seat too.

Counterpoint: Road noise is noticeable at any speed and can be rather intrusive on coarse surfaces.

Top rated truck: 2021 Ford F-150
Starting MSRP: $30,985
From tech to towing, the Ford F-150 continues to lead the pack and deliver the confidence that customers expect. Redesigned for 2021, the latest F-150 fended off all corners, extending its rule as a repeat Edmunds Top Rated winner.

We’re impressed by the F-150’s clever features, which include nearly fold-flat front seats and a disappearing gear shifter that creates a handy workspace. There’s also an available onboard generator with the ability to power tools, a tailgate party or even your house—a big leap that left competitors fl at-footed.

Notably, we’re giving the award to the 2021 model because the 2022 wasn’t available for testing, but no significant changes are expected for 2022.

Counterpoint: While the F-150 rides pretty comfortably, the Ram 1500’s coil-spring rear suspension provides a slightly better ride.

Top rated SUV: 2022 Kia Telluride
Starting MSRP: $34,015
As a midsize three-row SUV, the Kia Telluride provides comfortable and surprisingly luxurious accommodations for seven or even eight passengers. But it’s not so big that it feels clumsy to drive or difficult to maneuver in tighter confines.

And if you have a lighter passenger load, the Telluride’s cabin space easily converts into cargo-friendly transport. There were a number of new and exciting SUVs introduced this year, but the Kia Telluride continues to stand above the rest. It takes home Edmunds Top Rated SUV award for the third year in a row.

Counterpoint: There are fewer storage bins and cubbies than you’ll find in some rival SUVs.

Top rated EV: 2021 Tesla Model 3
Starting MSRP: $46,190
Although we’ve been tough critics of Tesla when warranted, we know a great car when we see it. In fact, we’ve acknowledged the Tesla Model 3’s greatness three years running—the Model 3 is another repeat winner as our top-ranked electric vehicle.

While it has consistently failed to match its EPA range estimates in Edmunds’ real-world testing, our numbers show that the Model 3 is still among the longest-range EVs on the market. It’s also a hoot to drive, pairing rapid acceleration with slice-and-dice agility.

Throw in the fact that Tesla’s Supercharger network is arguably the best in the game and it’s clear that the Model 3 remains second to none.

Counterpoint: The Model 3’s infotainment software supports neither Apple CarPlay nor Android Auto.

Editors’ choice: 2022 Rivian R1T
Starting MSRP: $68,575 (estimated)
The Rivian R1T is the first EV truck to hit the mainstream market, and what a debut. The R1T packs an amazing amount of on- and off-road performance, cutting-edge tech and unique style into a package that’s slightly bigger than a typical midsize truck.

In testing, the R1T rocketed from zero to 60 mph in 3.5 seconds—that’s neck-and-neck with the latest Chevy Corvette—and turned in the best handling performance of any truck we’ve ever tested.

Moreover, the R1T can tow up to 11,000 pounds and boasts an impressive payload capacity of 1,700 pounds. You probably won’t need that sort of capability on a regular basis, but you’ll certainly appreciate the storage provided by the R1T’s spacious front trunk and clever gear tunnel under the front of the bed.

Counterpoint: The R1T’s touch screen user interface was slow to respond in our testing, and the Bluetooth connection occasionally cut out. There’s a chance this could be remedied via future software updates.

Edmunds says
Save time on researching your next vehicle purchase by consulting the Edmunds Top Rated winners for 2022. Head over to Edmunds to see the full list of winners and then go test-drive them for yourself and see if you agree with our picks.

Ronald Montoya is a senior consumer advice editor at Edmunds. Follow Ronald Montoya on Twitter.
COVID-19 seems to have killed workplace holiday fun

Do you remember when holidays meant getting together with co-workers at a fancy restaurant? Or, they were a time for a fun little holiday work lunch where your boss would let the entire team go home early.

The holiday week usually involved dressing up at least once. There were fuzzy sweaters, sparkly dresses and fancy shoes. Holidays tasted like hot chocolate and Champagne. If you were lucky, the holidays involved gifts.

And, they definitely involved holiday cards from sweet co-workers.

What are holidays anymore, now that we are tiny boxes on a screen? How are you celebrating holidays with your colleagues at work?

For many people, the holiday will pass right by without any real acknowledgement. We’re all in hoodies and sweatpants, trying to be holiday neutral. At some companies, it’s as if the holidays aren’t happening at all.

It seems this lack of holidays is partially thought out, and partially situational.

After all, we all expected we would be back to working in person in offices by now. Who knew that we’d need to develop a completely new way to celebrate holidays?

In addition, we’ve become quite careful when it comes to talking about topics like holidays. On one hand, this is a great thing. We’re learning to be more sensitive to our differences. This is wonderful, and very much needed.

But, on the other hand, when we don’t talk about these things together, we also don’t learn about one another. The differences have the potential to be magnified.

Also, due to the pandemic or other personal circumstances, there are always employees who may be too far from family to travel. This lack of office holiday cheer can be tough on these employees.

I’m not sure what the right answer is. Frankly, I’m not the biggest fan of get-togethers over Zoom. I avoid video chat whenever I can. What sort of party is fun over Zoom?

We might pretend to enjoy online games, but inside, we’re wishing we could shut the computer off and take a break. However, if we’re going to keeping working from home (and I hope we do), we have to find new ways to get to know one another. Work can’t be all about productivity every moment of every day. That’s not what binds us. It’s not what makes people want to stay at a company long term.

At work, the special parts are often celebrating personal milestones. It’s about those random interests you happen to share with the person sitting next to you. Or, the casual conversations you have when you walk to get coffee. Or, sharing photos of your kids. The best parts of work are these strung together little moments that can’t be scheduled.

No matter our personal background or beliefs, holidays are for connection, and for giving thanks to those around us. I hope your holiday is a peaceful one filled with health, blessings, and special memories.

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

Girls Inc. seeking UnBought & UnBossed nominees

Girls Inc. of Chattanooga is requesting nominations of local women to serve as mentors for the annual UnBought & UnBossed mentoring experience. Girls Inc. girls who are participating in the SHE: She Can, She Will program will select eight mentors.

Nominations are open through Wednesday, Jan. 5. Nominator and nominee applications can be completed at www.girlsincofchat.org/ubub.

“Girls Inc. of Chattanooga is seeking nominations of local women to serve as mentors for the annual UnBought & UnBossed mentoring experience. Girls Inc. girls who are participating in the SHE: She Can, She Will program will select eight mentors.

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“For the past 17 years, Girls Inc. has recognized women who exhibit tenacity and resilience in their professional and personal lives and serve as role models through the mentoring of our girls,” says Leslie Mayfield, UnBought & UnBossed committee chair and Girls Inc. board member. “I invite everyone to nominate a woman who is unapologetically unbought and unbossed.”

Girls Inc. is looking for women who have made a positive impact in the lives of women and girls in the Chattanooga community. The organization has honored over 100 local women over the years. Teens participating in the SHE program learn about women who have made an impact throughout history. They also select a woman from the community to be their mentor. Girls Inc. removes personal and identifying information to enable the girls to select their honorees based solely on merit.

UnBought & UnBossed is a tribute to Shirley Chisholm, the first woman to run for president of the United States. Chisholm declared herself to be a representative of all people and made a commitment to serve as a leader who would remain “unbought and unbossed.”

Girls Inc. girls will honor their mentors with a short presentation during the luncheon.

Source: Girls Inc.

West Star Aviation to expand operations at Chattanooga Metropolitan Airport

West Star Aviation will invest $17 million to expand its existing operations at the Chattanooga Metropolitan Airport. West Star is a full-service aircraft maintenance, repair and overhaul company. The expansion will create 100 new jobs.

West Star will retrofit one of its existing hangars to include a new design studio and will oversee the construction of a 40,000 square foot hangar with an additional 17,000 square feet of flooring. Founded in 1947, West Star offers avionics installation, certification and repair for all major manufacturers, parts and accessory overhaul repair, custom paint, interior design and major modification and refurbishment.

West Star also facilitates used and surplus avionics sales and exchanges. Since acquiring its Chattanooga operations in 2015, West Star has expanded its employment at the Chattanooga Metropolitan Airport to more than 250 people.

Source: Tennessee Department of Economic and Community Development
**Give yourself some ‘paychecks’ for retirement**

During your working years, you’ve probably met the costs of living through your salary. But once you retire, where will the money come from? Is there a way to give yourself a “paycheck” for retirement?

There is indeed – but you’ll have to do a good job of managing your available income sources. Here are some moves that can help:

- **Accept dividends and interest payments.** Instead of automatically reinvesting all your dividends and interest payments into your portfolio – which is an excellent strategy for building wealth – you might want to begin receiving these payments as part of your income.

- **Keep in mind, though, that companies can lower or discontinue dividends at any time.** However, it’s also true that some companies have consistently paid, and even increased, dividends over many years, and even decades.

- **Choose an appropriate withdrawal rate.** Once you’re retired, you’ll likely need to begin withdrawing from your investment accounts. But you’ll need to avoid taking out too much early in your retirement – you don’t want to risk outliving your portfolio.

- **For many people in their mid-60s, a 4% annual withdrawal rate is a good starting point, but everyone’s situation is different, and your ideal rate will depend on several factors:** your age, the size of your portfolio, other sources of income, and so on.

- **Once you turn 72, you’ll be required to take at least a minimum amount from your traditional IRA and 401(k), but you can choose to withdraw more, if necessary.**

- **Maximize your Social Security.** You have significant control over the amounts you’ll receive from Social Security. You can begin taking these payments at age 62, but they will be much larger if you wait until your full retirement age, which will likely be between 66 and 67. (You will receive the maximum amount if you wait until you reach 70.)

- **So, if you think you have enough income from other sources, you might decide to delay taking Social Security – but if you need the money, you may not be able to wait.** And here’s something else to think about: If your spouse had considerably higher lifetime earning potential than you did, you may be eligible for spousal benefits.

- **Consider an annuity.** You might want to consider purchasing an annuity that provides lifetime payments. Some annuities are even indexed for inflation, meaning payments will increase or decrease each year, keeping pace with the Consumer Price Index. Annuities are not suitable for everyone, though, so, before investing in one, you should consult with a financial professional who is familiar with your situation.

Finally, don’t rule out the possibility of earned income. Just because you’ve retired from your full-time job doesn’t mean you can’t work in some capacity, perhaps by doing some part-time work or consulting or even opening your own small business.

Look at all these ideas when thinking about putting together an income plan for your retirement. You may find that your diligence will pay off.

Edward Jones, its employees and financial advisors cannot provide tax or legal advice.

If you leave a job or retire, you’re often encouraged to roll over your 401(k) or other workplace retirement account into an individual retirement account. That might not be the right move.

Workplace plans have rules that can protect you from subpar investments and advisers who put their own interests ahead of yours. IRA investments can be more expensive, which can result in less money to spend in retirement. Workplace plans also may offer easier access to your money.

IRAs typically offer many more investment options, a fact heavily emphasized by the financial services companies that want your money.

Rollers are big business. The Investment Company Institute, a trade group, reports that households transferred $468 billion from employer-sponsored plans to IRAs in 2017, the latest year for which statistics are available.

But just having more investment choices isn’t necessarily better.

**With a 401(k), your options are typically going to be more limited, but your options are also going to be squarely within your best interest,” says Dylan Bruce, financial services counsel for the Consumer Federation of America, a nonprofit consumer advocacy group.**

**Fiduciary standard matters**

You usually have choices about what to do with your retirement funds when you leave a job, and an IRA rollover is only one way to preserve the money’s tax-deferred status. Other ways include leaving the account where it is (your former employer must allow this if your balance is over $5,000) or rolling the money into a new employer’s retirement plan, if that plan accepts such transfers.

Most workplace retirement plans are covered under the Employee Retirement Income Security Act, which imposes a fiduciary duty on the people and companies overseeing the plans. Fiduciaries are required to operate solely in the interests of the participants and avoid conflicts of interest.

In the past, advisers weren’t held to the same standard when recommending IRA rollovers, although that’s changing. The U.S. Department of Labor is extending fiduciary coverage to IRA rollovers, recognizing that financial services providers often have a strong economic incentive to recommend them even when they’re not in an investor’s best interest.

Bruce calls that “a very good development,” but it won’t happen overnight. Enforcement of the new rules will be rolled out in stages starting next year, Bruce says.

Workplace plans are a bargain

IRAs are sometimes touted as being cheaper than 401(k)s on average, but often that’s not the case. Since 2000, the cost of equity funds inside 401(k)s has dropped substantially, the Investment Company Institute reports. The average expense ratio for stock mutual funds in the U.S. in 2020 was 1.16%, while 401(k) investors paid about one-third that amount, or 0.39%.

Expense ratios are the annual fees charged for operating and administering the funds.

Fees make a big difference in how much your nest egg accumulates. Let’s say you invest $20,000 in a fund with a 1.16% expense ratio that grows an average of 8% each year. After 40 years, you’d have about $282,000. With a 0.39% fee, your balance would be nearly $357,000, or one-third more.

Accessing your money can be harder with an IRA, as well. You can’t borrow money from an IRA for longer than 60 days, or it’s considered a taxable distribution. Any money you withdraw before age 59 1/2 is typically penalized as well as taxed, although the penalty is waived for certain withdrawals, such as for higher education or a first-home purchase.

With 401(k)s, by contrast, you can begin withdrawing money at age 55 without penalties if you stop working for the company offering the plan. If you transfer an old 401(k) account to a new employer’s plan, you typically can borrow up to half of your total vested balance or $50,000, whichever is less, and pay the money back over five years.

Furthermore, your 401(k) is also generally protected from creditors. Protection for IRAs varies based on state law.

When rollover makes sense

Many people don’t want to leave money behind at their previous employer, and a rollover is a much better option than cashing out. A rollover also could be prudent if you don’t have access to a low-cost 401(k), you want to consolidate multiple retirement accounts, your investment options are too limited or the advice you receive is not what you want.

A rollover is a fiduciary (and willing to put that in writing).

It’s essential to investigate all your options, though, before deciding an IRA rollover is the right one. This is, after all, money you hope will sustain you for many years in retirement so it’s important to choose wisely.

“arly is probably going to be for most folks one of the most important financial decisions of their lives,” Bruce says.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston.
It’s late November, and Matt Simpson is brewing a Belgian-style beer at Nashville’s Tennessee Brew Works in preparation for the 2022 holiday sales season.

Once the beer is finished in the fermenter, it will go into whiskey barrels to absorb flavor and a bit of alcohol from the spirits that once were in the casks. The beer will stay in the barrels until it achieves the flavor that the brewer imagined, determined by the brewers sampling beer from the barrels on a regular basis.

Only when it has achieved the desired flavor is it bottled or kegged and ready for next year’s holiday revelers.

“Barrel-aged beers have been popular in the USA for decades,” says Simpson, remembering he tasted a porter and a stout in 1994 or 1995 at the Great American Beer Festival in Denver that had been aged in Jack Daniels and Jim Beam barrels.

“Both were good,” he recalls. “It was the talk of the event.”

This year in Tennessee, barrel-aged beers seem to be the talk of the town and a hot product at breweries across the state.

Nashville’s New Heights Brewing lists three barrel-aged beers this season:

- Gobsmacked, a 14.7% English-style barleywine that spent 31 months in Jack Daniels barrels
- Old Ale Paso, a 12.1% offering that aged for 42 months in Knob Creek barrels
- Bourbon Barrel Aged Navel Gazer, which spent 50 months in 1792 Ridgemont Reserve barrels. The aptly-named Navel Gazer, which already had a 10.1% punch, ended up at 13.9% and earned its acronym BANG (Barrel Aged Navel Gazer).

Jim Civis, one of the owners of Printshop Brewing in Knoxville, says his brewery has several high-alcohol offerings this season, including barrel-aged products.

“Right now we have six beers on at (more than) 7% ABV, which is honestly more than I intentionally shoot for,” he says.

Civis says he is getting ready to tap a batch of Pump Trolley wheat wine that was aged in barrels from Old Oak Bourbon of Colorado. The brewery menu warns that “this beer is pushing 9% ABV, so sip slowly and enjoy the ride.”

Civis points out the tap room menu also features Decimation Double IPA (10.1%) and Hedonistic Tendencies Double Imperial Stout (9.9%) and Something More Than Night Imperial Porter (8.2%).

“In general, our lineup tends toward lighter and lower ABV options in warmer months, and darker and higher ABV styles in the winter, Civis adds.

At Black Abbey Brewing in Nashville, owner/brewer Carl Meier says a special barrel-aged event has become an annual tradition.

“We have a large event every winter called ‘Eight More Beers of Winter’ in our taproom,” he explains. “We take all our regular beer off and replace them with barrel-aged versions, just for one day. It’s a lot of fun and a great way to warm up on a cold winter afternoon.”

Black Abbey in November released “Krampus Nacht” for the sixth consecutive season, a bock beer packaged with a bold cartoon of the sneering goat character from German folklore who accompanied St. Nicolas to deal with naughty children.

Tailgate Brewery, which operates three taprooms in Nashville and is opening another this month at the Nashville International Airport, is going big into barrel-aged this winter after doing two different rum barrel-aged beers last year.

Jeremy Ellman, a sales rep for Tailgate Brewery of Nashville, says the company has been buying a variety of liquor barrels for some time and hopes to introduce a new barrel-aged beer as often as every week during the winter.

Blackberry Farm Brewery Brewmaster Travis Hixon has taken the...
Dark season, dark beer

Maryville’s flagship Classic Saison and aged it in a Foedor, which is a large, wooden vessel holding anywhere from 10 barrels to 40 barrels of beer, and gaining flavor with every use.

Hixon blended Foedor-aged Classic Saison with un-aged classic for a concoction with 6.5% ABV that won a bronze medal at the Festival of Barrel Aged Beers this November in Chicago.

Barrel-aged beers are generally packaged for retail in big bottles or reserved for taprooms only.

“A lot of people call this the whiskey season,” says Nic Donahue, portfolio sales manager for B.S. Lipman distributors in Nashville. “It is dreary, cold and darker, and moods can be darker, too. People want to be with friends. They want to be comforted.”

Christmas flavors

Current holiday season beers also emulate holiday flavors, spices and treats, including Lipman’s I Believe in Santa Milk and Cookies sweet stout.

Yazoo Brewing’s Goo Goo Brown Ale, emulates Standard Candy Company’s Goo Goo Clusters. Tailgate has put out a Barrel Aged Peanut Butter Milk Stout with cocoa nibs and marshmallows. Diskin offers Revolution Cinnamon Spice Cider.

And Chattanooga’s Naked River once again is offering Moon Pie Stout, brewed with bits of the lunchbox treat made at Chattanooga Bakery.

Beyond ABV, holiday season beer revels in sweet excess and culinary nostalgia.

This year’s comfort-rich Milk and Cookies edition of I Believe in Santa reached grocery shelves and barroom taps the last week of November.

Donahue adds this year’s Santa edition follows last year’s peppermint I Believe beer, which was well received . . . to a point.

“We learned that peppermint is divisive: some love it, and some can’t stand it,” Donahue says.

Sour beers also can be divisive. Fans of sour beers tend to be passionate, and those whose palates reject sour flavors tend to resist them.

Mayday Brewing of Murfreesboro is working on a black currant milkshake sour called Shimmy and Shake that should launch early in 2022.

Knoxville’s Printshop has just released Rooberry, a 5.2% strawberry rhubarb sour.

Dark season, dark beer

Ozzy Nelson of Mayday in Murfreesboro says customer preferences at his brewery are tending toward lagers, and not necessarily toward higher ABV beers.

“It seems like people like darker beers during the winter,” Nelson acknowledges.

“I don’t think there is a percentage alcohol preference by season.”

Mayday recently released its Sour Dark Lager, a roasty European style dark.

“Our Sour Dark Lager is extremely popular in the winter, and our Amber Lager was very popular last year,” Nelson says.

Ken Redman, owner/brewer at Czann’s in West Nashville, has just released a Toasted Pecan Porter.

Porters are similar to stouts, but use a different sort of barley and tend to be a bit lighter-bodied than stouts.

Andrew Kamp, founder and former owner of Turtle Anarchy Brewing in Franklin and

Craft beer popularity still growing

The beer industry has undergone a renaissance in recent years with the number of craft breweries in the U.S. nearly doubling between 2015 and 2020, reaching 8,764 as of last year.

Some cities are better than others when it comes to beer prices, variety and availability, according to SmartAsset analyzed data for 366 U.S. cities on metrics such as the number of breweries, concentration of bars and price of a domestic pint.

Two Tennessee cities – Knoxville (No. 21) and Nashville (No. 29) – cracked the top 30 cities for beer drinkers out of the 366 total cities analyzed.

Both cities rank better than average in three of the five metrics considered: Total number of breweries, breweries per 100,000 residents and average number of beers per brewery.

Pittsburgh is the top city for beer drinkers, the survey reports, with Bend, Oregon, ranked second, followed by Milwaukee, Cincinnati and Asheville, North Carolina.
Realtor who loves tackling outside projects following in mom’s footsteps

By David Laprad

Realtor Amy Kuehnel loves to plan. Whether she’s planning something small, like her day, or a little bigger, like a vacation, or life-size, like a career, she enjoys mapping things out. Kuehnel, 46, also loves when a plan comes together.

Take, for example, her recent efforts to help the brokerage at which she works – Berkshire Hathaway HomeServices Realty Center on Signal Mountain – build team camaraderie and form community connections.

In addition to spearheading the construction of a home-themed float for the annual Signal Mountain Middle High School homecoming parade and putting together a holiday bazaar featuring local artists, Kuehnel arranged for her office to host a Salvation Army Angel Tree for the first time.

Although Kuehnel liked putting the project together and getting the word out, she says the most gratifying part of the process was seeing the angels disappear from the tree and the gifts fill the lobby at Realty Center’s Taft Highway office.

“We started with 15 angels, and a few days after the kickoff, we called Salvation Army and requested 15 more,” she recalls. “A few days before the pick up, folks were still coming in wanting an angel. Our goal next year will be to double our number.”

Take as well Kuehnel’s efforts to plan a ski trip with her family. Leaving town for a little rest and relaxation is never easy for a Realtor, but she’s taking preparing for a getaway to new levels.

“I’ve already talked with the agent who’s going to cover for me. She has a list of my buyers, a list of my listings, a list of things that might come up and a list of things I hope don’t come up.

“I’ve also prepared my clients so they’re not surprised when I say, ‘I can’t meet with you today because I’m on a ski slope.’

“I pride myself on being organized and super efficient,” she shrugs.

Kuehnel was even thinking ahead when she decided to become a teacher years before real estate entered the picture.

“Given Kuehnel’s penchant for planning, it comes as no surprise to learn she’s a solo agent rather than a member of a team. She says she prefers to work alone because it allows her to keep a close eye on every step of a transaction and maintain a healthy balance between work and family.

“My family is important to me,” she explains. “Being a solo agent allows me to build my own schedule and avoid spreading myself thin. If I feel like I’ll be unable to work with someone, I refer them to someone else.”

The thing that might come as a surprise to people who know Kuehnel’s exacting ways is the lack of planning she puts into growing her real estate business.

One might imagine Kuehnel begins each day intending to make a certain number of phone calls, or each month aiming to meet with a specific number of potential clients, or each year planning to sell a certain number of houses.

One can even picture Kuehnel breaking those goals down to small tasks that build toward the larger objective. But nope. In fact, since becoming a full-time agent in 2014, Kuehnel says she’s checked her production on the MLS “maybe three times.”

“A lot of agents check their numbers every day because this can be a...
Getting ready for Cousin Eddie

With the holiday season upon us, many will be hosting grandparents, siblings or even a Cousin Eddie or two in the coming days. Getting your home ready for overnight guests can be overwhelming, so say the least, and you might not know where to start.

Here are a few pointers to help you get your home ready for overnight guests.

**Do a walk-through**

After doing your routine cleaning, go through each room as if you’re performing an inspection. Look for areas to clean that are easy to neglect, such as curtains, the range hood or refrigerator bins in the kitchen, or the front door, which is the first thing your company will see.

**Guest in your own home**

One great way to prepare your home is to try out the guest bed and bath for a night. This might help you discover things that need updating, such as flat pillows, a blown light bulb or a showerhead with low water pressure.

If space allows, add a luggage rack or chair to the bedroom for suitcases or clear some closet space for clothing. Think of little additions that could make guests feel more at home, like the Wi-Fi password and a charging cord at the bedside table and new, soft towels in easy view.

Consider adding a small basket with necessities they might have forgotten like toothbrushes, razors and tissues.

**Stock the pantry**

Check with your visitors before their arrival to find out favorite drinks and snacks to have on hand. Create a continental breakfast area in the kitchen with coffee supplies and quick breakfast items for guests who might wake up earlier than the rest of the household.

And while you might have dinners planned out in advance, it’s always a good idea to have the ingredients for an easy meal or two ready in case plans change.

**Add sleep space**

If the number of overnight guests is larger than your bed space, have children bunk up for a large slumber party in one or two rooms.

For additional beds, air mattresses have come a long way in recent years and can be overwhelming, to say the least, and you might not know where to start.

Do a walk-through

After doing your routine cleaning, go through each room as if you’re performing an inspection. Look for areas to clean that are easy to neglect, such as curtains, the range hood or refrigerator bins in the kitchen, or the front door, which is the first thing your company will see.

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Add sleep space

If the number of overnight guests is larger than your bed space, have children bunk up for a large slumber party in one or two rooms.

For additional beds, air mattresses have come a long way in recent years and can provide a good night’s rest.

If you have a sleeper sofa, consider upgrading to a memory foam mattress that will make it as comfortable as a regular bed.

Once you’ve waved goodbye to family and friends, if you discovered areas of your home you’d like to upgrade, visit the Home Builders Association of Greater Chattanooga’s website at www.HBAGC.net for a full list of local professionals to help with home renovations.
Foreclosures Notices
Hamilton County

SUBSTITUTE TRUSTEE’S SALE

SALE at public auction will be on February 3, 2022 or on or about 11:00AM local time, at the Main door of the Hamilton County Courthouse, Chattanooga, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by MARGARET Hamilton County Records.

23, 1989, recorded September 1, 1989, in the Registers Office of Hamilton County, by plat recorded in Plat Book 17, Page 92, call bidder subject to all unpaid taxes, prior

The following real estate located in Hamilton County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record.

All that certain parcel of land situated in the City of Chattanooga, County of Hamilton, State of Tennessee, being more or less as described being Set Lot Five (5), and the East one-half (1/2) of Reserved Strip, Mark Twain Circle, as shown by plat recorded in Plat Book 27, Page 92, in the Registers Office of Hamilton County, Tennessee.

Being the same property as conveyed from Elliott H. Shoopman to Margaret Shoopman in Deed Book 3649, Page 729, dated August 23, 1989, recorded September 1, 1989, in Hamilton County Records.

Tax ID: 137NO002

Property community known as: 3729 Mark Twain Circle, Chattanooga, TN 37406

Tax ID: 137NO-018

Current Owner(s) of Property: MARGARET

Current Owner(s) of Debt: Reverse Mortgage Funding LLC

Owner of Debt: Reverse Mortgage Funding LLC

in the real property records of Hamilton County, Tennessee.

Lot Twenty-Eight (28) Bay View Subdivision, as shown by plat of record in Plat Book 22, page 49, Register’s Office of Hamilton County, Tennessee. According to said plat, said lots fronts sixty (60) feet on the Southeast line of Bay View Drive, and extends Southeastwardly from Bay View Street.

BY PUBLIC NOTICE, UPON ANNOUNCEMENT AT THE Hamilton County Courthouse, Chattanooga, Tennessee, to wit:

The following described real estate situated in the Second Civil District of Hamilton County, Tennessee, to wit:

1438 Old Soddy Road

Yatesville, TN 37379

507 Deevy St., Chattanooga, 37405

2397 Glenridge Drive, Soddy Daisy, 37379

9060 Bay View Drive, Chattanooga, 37416

507 Eastside St., Chattanooga, 37405

218 Swafford St., Sale Creek, 37373

2397 Glenridge Drive, Soddy Daisy, 37379

1243 Durham Drive, Chattanooga, 37412

2397 Glenridge Drive, Soddy Daisy, 37379

1585 Akins Drive, Chattanooga, 37411

33 Tunnel Boulevard, Chattanooga, 37411

9143 Wesley Drive, Hixson, 37343

3729 Mark Twain Circle, Chattanooga, 37406

Wells Fargo Bank National Association

James E. Baldwin

Deutsche Bank National Trust Company

Deutsche Bank National Trust Company

Deutsche Bank National Trust Company

Deutsche Bank National Trust Company

Deutsche Bank National Trust Company

Deutsche Bank National Trust Company

Deutsche Bank National Trust Company

Citizens Bank NA

BMO Harris Bank

Mortgage Asset Management

Wilmington Savings Fund Society

Wilson & Associates, PLLC

Wilson & Associates, PLLC

Wilson & Associates, PLLC

Better Choice Notice Solutions, Inc

Better Choice Notice Solutions, Inc

Better Choice Notice Solutions, Inc

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The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against the above described property, see; thence South 85 degrees 50 minutes East along the Northern line of Lot 13 (being also the center line of abounded Bennett Road), 150 feet as a North line of Lot 13, thence Northwesterly in a direct line 142 feet, more or less, to the Western corner of Lot 13; thence Northwesterly along the Southern line of the Wagner property 150 feet, more or less, to the Western corner of Lot 13; thence Southwesterly along the Western line of Wren Road, 75 feet or more of less as described in plat recorded in Plat Book 30, Page 1015, to the beginning.

For price and last record of instrument, see; thence North 45 degrees 45 minutes West along the Northern line of Lot 13 (being also the center line of abounded Bennett Road), 150 feet as a North line of Lot 13, thence Northwesterly in a direct line 142 feet, more or less, to the Western corner of Lot 13; thence Northwesterly along the Southern line of the Wagner property 150 feet, more or less, to the Western corner of Lot 13; thence Southwesterly along the Western line of Wren Road, 75 feet or more of less as described in plat recorded in Plat Book 30, Page 1015, to the beginning.

This property is being sold with the express waiver in said Deed of Trust. The undersigned will sell and convey only as Substitute Trustee. The undersigned, McMichael Taylor Gray, LLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee and the substitute Trustee, if any appointed by the holders of the property described in said Deed of Trust, to any applicable rights of redemption held by the undersigned or any interest therein as interested parties.

Any information obtained will be used for any recorded plat; any and all liens against the above described property, see; thence South 85 degrees 50 minutes East along the Northern line of Lot 13 (being also the center line of abounded Bennett Road), 150 feet as a North line of Lot 13, thence Northwesterly in a direct line 142 feet, more or less, to the Western corner of Lot 13; thence Northwesterly along the Southern line of the Wagner property 150 feet, more or less, to the Western corner of Lot 13; thence Southwesterly along the Western line of Wren Road, 75 feet or more of less as described in plat recorded in Plat Book 30, Page 1015, to the beginning.

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State of Tennessee, being personally

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Continued from page 14

record of the real property records of Hamilton, Tennessee.
WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (the “Secretary”) pursuant to the National Housing Act for the purpose of providing single family housing; and
WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated January 26, 2006, and recorded on February 22, 2006, under Clerk’s Instrument No. 0002316050, Book GI, Page 822; and
WHEREAS, a default has been made in the covenants and conditions of the Reverse Mortgage in that the Mortgagors no longer occupy and/or own the Real Property and the Secretary has given written notice of default and intent to sell the Real Property; and
WHEREAS, pursuant to an assignment dated January 27, 2002, to be immediately due and payable; and
NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. § 412 et seq., by 24 CFR part 27, subpart B, and by the Secretary’s designation of me as Foreclosure Commissioner, recorded in the real property records of Hamilton County, Tennessee under Book GI 11781, Page 74, notice is hereby given that on January 27, 2022, or on about 1:00:00 local time, real property or at use in connection therewith, or any part thereof, or any proceeds therefrom (“Property”) will be sold at public auction to the highest bidder.

IN THE SUBDIVISION, FIRST INITIAL, OF RECORD IN PAGE 137, PAGE 41, IN THE REGISTRAR’S OFFICE OF HAMILTON

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME, AND PLACE.

THE DAY OF SALE SHALL BE DEEMED COMPLETED UPON THE EMERGENCY TRUSTEE’S ELECTION TO RECEIVE THE PROCEEDS OF SALE.

THEREFORE, pursuant to an assignment dated January 27, 2002, to be immediately due and payable; and
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This ad...

supports...

journalism...

Facebook...

and Google do not.
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 JUSTIN MAHDI HILL 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 date of the fourth weekly publication of this order, the same will be taken as admitted by JOHN EDWARD JETTON, and the case will be set for hearing ex parte or without JUSTIN MAHDI HILL presence.

This 22nd day of November, 2021.

Larry L. Henry
Circuit Court Clerk
J. Wheeler Deputy Clerk

Approver for Plaintiff:
RICHARD BREN'T TETER
Docket No. 21C2204

NOTICE
TO THE COURT OF COMMON PLEAS IN AND FOR THE COUNTY OF HAMILTON WHEREIN BENJAMIN E GANGLOFF, Plaintiff, vs. THOMAS LERAY AYRES, Defendant, a cause is pending.

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 JUSTIN MAHDI HILL 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 date of the fourth weekly publication of this order, the same will be taken as admitted by JOHN EDWARD JETTON, and the case will be set for hearing ex parte or without JUSTIN MAHDI HILL presence.

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Appraiser for Plaintiff:
COURTESY FINANCE OF TENNESSE INC.

Appraiser for Plaintiff:
BENJAMIN E GANGLOFF, Plaintiff vs. – Thomas LERAY AYRES, Defendant

Appraiser for Plaintiff:
WILLIAM S SMITH JR, Plaintiff vs. – NATHAN M DAVIS, Defendant

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Appraiser for Plaintiff:
WILLIAM S SMITH JR, Plaintiff vs. – NATHAN M DAVIS, Defendant

Appraiser for Plaintiff:
COURTESY FINANCE OF TENNESSE INC.
‘Busy’ shouldn’t be a competition

Add some ‘white space’
daydreaming to your day

Well, this isn’t working.
You set goals for yourself before the pandemic hit, and none of them have been met. By now, you thought you’d be well on your way to a better career, maybe have a few Bucket List things crossed-off, but noooooo.

Maybe it’s time to pack it all in and stop this craziness. Or maybe you need to read “The Long Game” by Dorie Clark.

In her time as a speaker and business educator, Clark has had many opportunities to talk with conference attendees and she’s noticed something surprising: most of them have mentioned that they were so busy, they wished they “had time to think.” They were frustrated, and feeling like they weren’t “keeping up.”

If you’ve felt something similar, Clark says that you probably require “white space.” You need time to ponder, wander, plan and dream. More importantly, white space gives you room to stop looking at goals for this week or this month and start thinking about five or 10 or 30 years from now.

Says Clark, “...we can attain almost anything we want – but not instantly.

Being busy has become a sort of competition, and we have to back away from it. Learn to say “no” if something doesn’t fit your long-term plans, even if the offer is so delicious that it hurts to turn it down.

It’s OK to “be bad” at something; in fact, it’s good if you do. Being terrible at something gives you room to legitimately be stellar at something else that you can own.

Learn to set goals that are right for you. Know what you like and what you don’t, think about your hobbies and the things you do well, and then work to put these things together.

Tap into your curiosity and follow it. Give yourself a chance to explore. Stop feeling “dirty” about networking. And finally, perhaps most importantly, just be patient.

Rome wasn’t built in a day and neither is your best life; you can hardly wait to get where you’re going, but sometimes you must.

In the meantime, deep breath and read “The Long Game” because this first: there’s a lot inside this book that you may not need, at least not now. The author includes many personal anecdotes in here, perhaps too many. There’s information to read that you’ve probably learned from other sources, and its repetitions are reiterated.

Still, it’s all about the nuggets and there are plenty of them. Readers who are in need of that final step-off-the-treadmill nudge will find it here, in a hundred small non-confrontational ways that add up. Once you’re done with this book, you’ll be able to spot small thinking-spaces throughout your day, guilt-free, pleasurably, and in a way that feels right.

This is a read-then-read-again kind of book that’s perfect for anyone who needs to learn to look past the edge of their desk. Read it but remember: patience. “The Long Game” is helpful, but it’ll take a while before you know it’s working.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
Vols’ biggest commitment comes from QB Hooker

By Rhiannon Potkey

Before the signatures began rolling into the Tennessee football office last week, the Vols received a huge commitment.

But it wasn’t from an incoming recruit. It was from a player already on the roster.

Starting quarterback Hendon Hooker announced he was returning in 2022 to use his final season of eligibility. “I’m extremely excited,” Hooker says. “I’m ready to lead and lead these new guys coming in. Ready to continue building the culture at Tennessee.”

Hooker’s decision set the stage for a joyful week on Rocky Top. Combined with a solid recruiting class, the Vols kept the upward trajectory of the program’s rebuild on track.

Head coach Josh Heupel’s first full class at UT welcomed 20 recruits during the early signing period. The class was ranked No. 13 by 247Sports, with the February signing period still remaining.

The group is highlighted by four-stars Tyre West of Tifton, Georgia, James Pearce of Charlotte, North Carolina, and running back Justin Williams from Dallas, Georgia.

Pearce, a defensive end, wasn’t expected to sign until February but submitted his paperwork to UT late on signing day.

West, a linebacker who initially committed to Georgia, chose Tennessee over Florida State.

Williams, a running back, chose the Vols over Auburn.

The early class includes four offensive linemen, four defensive linemen, four wide receivers, three defensive backs, two linebackers, two running backs and one quarterback.

“The class as a whole I’m really excited about,” Heupel says. “I think we added a lot of athleticism in our skill spots and on both sides of the line of scrimmage. “Up front, big, long athletes and, defensively, they can rush and affect the passer on the inside and on the edges. On the offensive line, added a lot of size (and) strength. Kids that are extremely bright and very focused. Love this group.”

The day before Heupel secured the class, Hooker provided the Vols with some security and experience behind center by announcing his return.

The senior could have declared for the NFL Draft but wanted to improve his stock from a projected mid-round selection.

Hooker revealed his plans to Heupel as they casually walked off the practice field. “He said, ‘Let’s go to Atlanta,’” recounts Hooker, referring to the location of the SEC Championship game. “I said, ‘Let’s make it happen.’”

As the Vols (7-5) prepare to play Purdue in the Music City Bowl Dec. 30 in Nashville, Hooker has thrown for 2,567 yards and 26 touchdowns with only three interceptions. He ranks third nationally in passer efficiency while also rushing for 561 yards and five touchdowns.

“In a lot of ways it was an early Christmas present,” adds UT offensive coordinator Alex Golec of Hooker’s return. “It’s gratifying he wants to be here and lead the offense. So proud of what he’s done and the next step he can take.”

Hooker’s buy-in offers another selling point Heupel and his staff can use with recruits. Heupel equates the last 10 months since being hired as stages of progression.

He had to first establish a relationship without any tangible evidence of what could be done at UT under the new staff. Next, he had to change the culture within the program so current players could help recruit.

“The greatest salesman of our program are our current players,” Heupel points out. “When recruits come on campus, they have an opportunity to ask real questions and spend time with them. Players don’t lie to players, and I think that showed in our ability to recruit these guys.”

The final piece was showcasing the results on the field throughout the fall with an entertaining offensive style and more wins.

The Vols still have room to improve recruiting, especially locally.

Most programs are guided by the recruiting principle of “building a wall around the state” to keep homegrown talent from fleeing beyond the borders.

But linebacker Elijah Herring out of Riverdale High in Murfreesboro was UT’s only in-state recruit to sign last week.

Heupel hypothesizes that UT’s local recruits have been turned off by the toxicity surrounding the program over the last few years. It’s a perception problem Heupel and his staff are working hard to change.

“In this recruiting cycle, that was maybe the biggest hurdle to overcome,” Hooker says. “The players in this state have heard all the noise. In some ways, I think it was harder in this state than out of state.”

Heupel credits Herring for being bold enough to take a chance.

“He has the ability to see through the weeds and trust us early in the process, being an in-state kid and how much it meant to him to wear the Power T, was hugely important as we kicked off this recruiting cycle, as far as getting kids to buy in and ultimately commit to us,” Heupel continues. “Him being the first guy was hugely important to us.”

The Vols celebrated their NoVols22 signing class with digital billboards in Knoxville, Nashville, Chattanooga, Memphis and Atlanta that were on display through Dec. 22.

UT still has a few scholarships available, and will likely use the transfer portal to fill any positions of need. That’s how they got Hooker to join them last season from Virginia Tech.

Hooker had to earn his starting role, and Heupel won’t promise playing time to any newcomers.

He wants competition every day and players who embrace fighting for everything they earn.

The UT coaches say the first full class of recruits embody all the qualities necessary to thrive in their system.

“They are confident Tennessee offers everything possible to continue the climb back to respectability and title contention. “Anything you can and want to do has been done here before. They can see that we are on that trajectory again,” Hooker adds. “I think they believe in the culture that has been built, who and what we are about as a coaching staff.”
More giveaways than takeaways

Titans fumbling away once-promising season

After the Tennessee Titans’ Sunday loss in Pittsburgh, Coach Mike Vrabel was asked if the game got away from his club.

“It didn’t look like it got away to me. It looked like we came up a few inches short on fourth down. We overcame a lot,” Vrabel said after the game, referring to receiver Nick Westbrook-Ikhine being stopped by Joe Hagan a yard short of a first down at the 10-yard line in the closing seconds of the game.

But the truth is, not only did that game get away from the Titans, it is starting to look like the 2021 season might be getting away from them, as well. And that’s because the football keeps getting away from them.

Sure, injuries are a major factor in the Titans having lost three of four games leading up to Thursday Night’s home game against San Francisco) following an 8-2 start.

But in reality, the opportunities have been there for the club to stay afloat, even with the injuries that have cost them the services of Derrick Henry, A.J. Brown and a host of other key role players.

Of those three losses, there has been a common element – turnovers. Both not a host of other key role players.

The fact that the Titans are minus-7 in turnover ratio altogether and are still 9-5 to the Texans, Patriots and Steelers, Thursday night vs the 49ers. In losses losing three of four games before the Titans, every game is vital down the season.

But those three losses have been a recipe for defeat, and the Titans have become living proof of it. In their five losses this season, they have just two takeaways and have lost the ball via either fumble or interception 16 times for a not-so-tidy minus-14 turnover ratio.

The fact that the Titans are minus-7 in turnover ratio altogether and are still 9-5 and still in the driver’s seat to at least win the AFC South is remarkable, but it is a fatal flaw that must be corrected regardless of whether Henry returns to the lineup or not.

Truthfully, the Titans are still quite capable of running the football even without their superstar running back. D’Onta Foreman has emerged as a nice find, going for 100-plus yards twice in the past three games.

Also, Dontrell Hilliard and Jeremy McNichols have been solid enough complements to Foreman that the Titans have rushed for 200 yards as a team in two of those games. That is something that should be indicative of success – until you factor in the turnovers. The Titans turned the ball over four times each in those two games.

Quarterback Ryan Tannehill also has become infected with the interception bug. He left the Pittsburgh game with exactly 13 interceptions the previous two years.

Ultimately, the Steel- ers game was lost when wide receiver Nick West-brook-Ikh- ine was tackled a yard short of a first down on a fourth down reception. But earlier turnovers were the real culprit.

The Titans head into the home stretch of their regular season and now host the Miami Dolphins, who suddenly have put things together and found playoff life that did not necessarily exist early in the season.

The Dolphins are much like the Steel- ers and 49ers, teetering on the cusp of the playoffs. And like those teams and the Titans, every game is vital down the stretch. So the Titans can expect to get Miami’s best shot Sunday.

First down

Take care of the football. The Titans have been their own worst enemy in losing three of four games before the Thursday night vs the 49ers. In losses to the Texans, Patriots and Steelers, Tennessee is minus-13 in the take-away/giveaway column.

Second down

Dolphins at Titans: What to watch

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