One tweet away from disaster

Employee social media posts are a danger to your business. You must have

By Kathy Carlson

A late-night tweet by a now-former University of Tennessee-Chattanooga assistant football coach is just the latest example of how quickly an ill-advised remark can spark a huge public relations firestorm.

But organizations and their employees can take common-sense steps to manage a crisis and, even better, stop unfiltered tweets from seeing the light of day, say area human resources and public relations practitioners.

“I recommend all organizations have a crisis plan in place that is shared across their organization,” says Amanda Ellis, president of the Public Relations Society of America’s Lookout Chapter. She also is the Chattanooga Area Chamber of Commerce’s marketing and communications manager.

“You can’t predict everything,” she adds, “but don’t underestimate the power of forethought and the importance of having everyone in the organization understand things like, who the main spokesperson is, or where to meet to account for everyone in the event a crisis impacted the physical workspace while people are in the office.”

Crisis can come from any angle: An act of nature, an employee’s conduct or even from people with no connection to an employer. One Chattanooga-area organization’s social media platforms came under siege late last year from anti-vaccine activists outside the United States after a nurse fainted after receiving a COVID-19 vaccine. A video of the incident went viral, with conspiracy theorists and activists causing all sorts of mischief for the nurse and the organization.

“Managing this crisis was a 24-hour-a-day job for 12 days,” a manager told fellow Chattanooga SHRM members in an...
LAET appoints House as interim executive director

Legal Aid of East Tennessee has appointed Debra (Deb) House as interim executive director.

“Deb is a seasoned attorney and a proven leader who will bring a wealth of experience, knowledge, and passion to her new position,” says Keith Alley, LAET board of director’s president. “The LAET Board looks forward to working with Deb as she continues to lead the organization in providing the highest quality legal services to its clients.”

LAET is a nonprofit law firm that provides free legal services to low-income, elderly, disabled, abused or otherwise vulnerable East Tennesseans. LAET’s mission is to strengthen communities and change lives by providing high-quality legal services to low-income East Tennesseans. The firm serves eligible residents of 26 counties from offices located in Blountville, Chattanooga, Cleveland, Knoxville, Johnson City, Maryville and Morristown.

House, a graduate of Western Michigan University and the University of Tennessee College of Law, joined LAET in 1988 as a staff attorney in the firm’s Cleveland office.

In 2007, House moved to LAET’s Knoxville office. She has served in various roles at LAET over the past 32 years, most recently as the director of Development and Compliance. In that capacity, she was responsible for LAET’s Development Department, Pro Bono Program and marketing and branding efforts.

She also acted, in essence, as the firm’s general counsel for grant compliance. House has led several important projects at LAET in collaboration with other statewide partners, including development of the Tennessee Senior Law Alliance and Cycles of Success projects.

In addition to the many teams, initiatives, and project she has managed for LAET, House also has served in...
informal email questionnaire. Chattanooga SHRM is an affiliate chapter of the Society for Human Resource Management.

As another SHRM member said via email, “The beauty of social media is that it is immediate. The danger of social media is that is immediate.

People are prone to using social media as a stream of consciousness medium; their first thoughts and reactions are translated to tweets and posts as they experience the adrenaline rush of the immediate likes, retweets and comments. Social media cannot read sarcasm, dark humor or off-the-wall; it only reads face value.” Many in Chattanooga – citing possible conflicts of interest or simple hesitation – declined to comment for this article, especially from a sports perspective.

Bryan Harris leads both the crisis and sports practices at Jackson Spalding, a marketing communications firm in Atlanta that works with Chattanooga attorneys. The firm’s sports clients include the Atlanta Braves, Atlanta Falcons, the ESPN/SEC Network and the University of Georgia. Harris joined the firm in 2006.

He defines a crisis as an emergency that escalates quickly to threaten the reputation, credibility, operations or viability of an organization. The UT-C case was a crisis because it posed a threat to the university’s credibility and reputation, Harris explains.

“The lifeblood of a college football team is recruiting good talent,” he says. What the assistant coach tweeted could have offended potential recruits and their families and kept them from signing with UT-C.

The No. 1 way to manage through a crisis is to prepare for the crisis, Harris points out. Large organizations can develop crisis plans and crisis drills, and individuals can develop their own as well. Ask yourself how you would handle specific situations, he recommends.

A crisis response exposes an organization’s core values, he continues, and organizations and individuals need to identify their core values and true beliefs. Employees need to learn to ask themselves, before hitting “send” on an email or social media communication, “Does that reflect who I am as a person or an organization. … If your social media is an extension of yourself, you don’t have to tweet every thought that comes into your head.”

The same way social media can build a brand, Harris adds, it can also tear one down.

Human resources managers also recommend that organizations develop social media policies as a first step toward establishing control and influence over what may affect them.

In addition, organizations need both social media policies and tools to monitor the social media comments of employees and visitors to their website, including the ability to restrict comments and traffic to the company website, Chattanooga SHRM members say.

SHRM Chattanooga past president Meri Mai Williamson offers a key question for managers: “In simplest terms, if a statement made on social media were made in the workplace, would it warrant a disciplinary action? If the answer is ‘yes,’ then the social media post would, in most cases, also result in some type of discipline.”

The HR managers note social media policies should include:

- Clear guidelines on the expectations for an employee’s use of social media
- Information on what may happen if the policy is violated
- Education so people understand the policy and can follow it. Examples and case studies help make things concrete for employees
- Employees can also teach employees how to protect their own privacy online, such as through privacy settings. Some employees don’t know how social media privacy settings can help prevent hacking and identity theft.

- Regular education of employees
- Legal review so the policy doesn’t infringe on employees’ rights under state and federal laws
- Once a company adopts a social media policy, Harris says, it should train employees “in the same way that parents need to talk to their children about social media,” namely that social media statements live forever. “That has to happen at the institutional level,” he says.

A lot of social media policy seems to boil down to the old warning: When in doubt, don’t. Ellis offered a close-to-home example.

“If you wouldn’t say it in a conversation with your grandmother or your boss, people whom you are probably connected with on social media, don’t post it,” she says.

“You can delete a post, but someone could screen shot it as soon as it’s out there or it could still appear in newsfeeds. If in doubt, don’t post. If you don’t say it, no one can quote you on it.”

Ellis, the PRSA Lookout Chapter president, says the New York-based organization offers online guidance on crisis communications.

Atlanta marketing communication firm Jackson Spalding has developed a crisis communication plan white paper that’s available on request. Many companies don’t have such plans, and it can take years for an organization to recover from a crisis, the firm’s report says. The white paper lists these steps in developing and refining a crisis communication plan:

First, acknowledge you need a plan.

Second, determine what your organization’s plan must include. Jackson Spalding recommends what it calls an ICE approach:

- Identify the facts of the situation
- Categorize the nature of the problem
- Engage by determining the right message, messenger and medium to reach the most important/most affected audiences inside and outside the organization.

Third, set up your crisis team and establish roles and responsibilities for team members. The firm recommends including the organization’s top executive, legal counsel, communications, human resources, operations, the organization’s top expert on the subject matter of the situation, and external crisis support counsel.

Legal issues can be key. In some crises, Harris says, a client needs to talk with a lawyer before talking with a marketing communications or crisis management firm.

Fourth, take action. Tailor the action to the seriousness of the problem. Not every challenge to an organization represents a crisis. Social media crises pose separate challenges because of how quickly information spreads.

Fifth, practice the plan. Each member of the crisis team should simulate their roles and be familiar with the plan, messages and process.

Finally, learn from the plan and supplement it as needed. After the crisis has subsided, learn what worked well and what didn’t. Jackson Spalding recommends that the crisis team meet within a week of the crisis.
Newsmakers
Thrive Regional welcomes new trustees to its board

Allen, of Jasper, graduated from the University of Tennessee, Knoxville in 1995 and has spent 26 years in the banking industry. He serves as president of Tower Community Bank in Jasper.

Costa was the owner of Costa Media Advisors, an advisory firm focused on media, marketing and management.

Lee is the project manager for the Jackson County Economic Development Authority. In this role, he supports existing industries and recruits new industries into North Alabama. He is a graduate of the University of Alabama. Economic Development Institute and Auburn EDA Essentials of Economic Development.

Allen, as president in 2019 and 2020. He also serves on the board of The Battle of Franklin Trust.

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Newsmakers

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the Board of the Chattanooga Metropolitan Airport Authority and represents her company with the Southeast Industrial Development Association and the Greater Chattanooga Economic Partnership.

With these appointments, the Thrive board consists of 27 trustees. Chaired by Connie Vaughan, government relations manager for McKee Foods, the board of trustees includes: Rob Bradham, president & CEO of the Great- er Dalton Chamber of Commerce; Daniel Carter of Carter Farm and Sewerage: The University of the South; Whitney K. Cox of the Center for Rural Strategies; Chuck Dobbins of Dobbins Investments, LLC; Gary Farlow; Joel Hauser, southeast field coordinator for the Open Space Institute; Beth Jones, executive director of Southeast Tennessee Develop- ment; Denny Mobbs of Jordan Fabricating; Brittany Pittman of the Appalachian Regional Commission; Rick Roden, president & CEO of Mountain Lakes Chamber of Commerce; Honna Rogers, Municipal Management Con- sultant for UT-Municipal Technical Advisory Service; Emerson Russell, CEO of ERMC Facility Services; Mina Sartipi, program leader for UTC’s Center for Urban Informatics and Process; Dennis Tumlin, chairman and partner of Corner- stone Group; Matt Weadock, president and CEO of the Greater Chattanooga Economic Partnership; Charles Wood, chief financial officer of the Greater Chattanooga Economic Partnership.

Red Bank Elementary teacher honored

Brandi Adam, an instructional coach and teacher at Red Bank Ele- mentary School, has been named an “Extraordinary Educator” by Curriculum Associates.

Adam is among 44 teachers from 26 states and Washington, D.C. cho- sen for this national honor that recognizes educators based on their classroom excellence, including their successes during the remote learning period dating back to March. They were commended for their innov- ative practices for student engagement and student growth via formal assessments.

Throughout the year, the educators will have opportunities to share their unique experience and expertise with a nationwide audience of educators by being interviewed on podcasts, contributing blog posts and articles to national publications, participating in virtual events, and more. It is an exciting opportunity to have their successes and inventive ideas celebrated and shared with peers in the profession.

“It goes without saying that this has been an unprecedented school year that has challenged educators, students and families alike,” says Rob Waldron, CEO of Curriculum Associates. “However, this group of Extraordi- nary Educators – like so many other educa- tors across the country – has more than risen to the occasion. We are proud to recognize Brandi for her hard work, dedication, and innovative best practices that continue to positively impact the students she serves.”

Says Adam, “A student’s education is one of the most valuable tools they will ever be given, so instructional decisions should not be based on what someone merely thinks or believes. Therefore, the use of data to drive instruction is imperative to ensure a quality learning experience.”

Johnson named 2021 board chair for CWLI

The Chattanooga Women’s Leadership Institute announces Tangle Johnson Johnson’s it is 2021 board chair.

She is a corporate culture and leadership development expert, sea- soned consultant, executive coach, speaker and author of “Relaxed Power: How to live a purposed (not perfect) life.”

Johnson’s company, a professional develop- ment boutique, has helped multimillion dollar companies across multiple industries for more than two decades. She has a bache- lor’s degree from The University of Georgia and a master’s degree from The University of Tennessee at Chattanooga.

Johnson also currently serves as a board member for Siskin’s Hospital for Physical Rehabilitation. Previously, she served as a board member of the Rotary Club of Dalton, The Urban League of Chattanooga, Launch of Chattanooga, Co-Lab, and the Dalton Conven- tion Center board as vice-chair.

When speaking of her guiding principles for her year as the board chair for CWLI, Johnson says, “Truly powerful women can celebrate the greatness of others without having their own values, talent or self-worth diminished. Women should never feel the need to abdicate their power. Instead, they should embrace and mature it in ways that make the world better for them, their families and their communities. CWLI is here to equip women to do just that.”

First Horizon selects Dena as banking manager

First Horizon Bank, a member of the First Horizon Corp. family of companies, has named Charly Dena as banking center services manager.

She will support over 20 banking centers across Chattanooga, Cleveland and Jackson, Tennessee.

Dena comes to the position with 15 years of banking experience, 12 of which have been with First Horizon. She started working at the bank, then First Tennessee, while in college as a part-time teller. She attended the University of Tennessee at Knoxville where she graduated with a bachelor’s degree in journalism. After receiving her MBA from King University in Virginia in 2014, she rejoined the bank as an operations manager and has been with the bank ever since.

“In my previous role, I focused on the day- to-day operations for my specific location. In my new role, I will be managing audit and op- erations for 23 locations across the state,” Dena says. “I’ll work closely with banking center managers and operations managers to ensure they are following policies and procedures as well as having the support they need. I look forward to conquering the challenges and learning from the experiences that my new role will bring.”

“Charly has been a key member of our leadership team here in Chattanooga," says First Horizon’s retail market manager James Morgan. “We’re very excited about her promo- tion to this new role where her proven track record and many years of great leadership experience will have an even greater impact with our team.”

Henderson to serve as executive director

Volunteers in Medi- cine Chattanooga health ministry welcomes Joel Henderson as its execu- tive director.

Henderson will lead the primary care clinic’s ef- forts in serving the health and wellness needs of the medically underserved by providing quality, compas- sionate, personal care in a faith-based environment.

With over 25 years of experience in business development, communications and health care management, Henderson has worked within the for-profit workforce and nonprofit community to develop and imple- ment nationally recognized best practice collaborative partnerships.

“Joel’s background and abilities are a great fit with VM’s needs,” says Volunteers in Medicine Chattanooga Board Chair Stephanie Wright. “He brings a wealth of experience along with a sincere desire to cultivate rela- tionships and a passion to help the medically underserved in our community who have nowhere else to turn.”

“Seeing the life-changing impacts in peo- ple’s lives, which Volunteers in Medicine pro- vides to our community, attracted me to this position,” Henderson says. “I am honored for the opportunity to work with an amazing staff, dedicated volunteers and an engaged board of directors.”

Henderson began his career working for Ad- ventHealth, a protestant health care system in Winter Park, Florida, followed by managing a community health access initiative serving the medically underserved, in Central Florida.

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NOTICE OF TRUSTEE’S SALE
WHEREAS, it has been determined in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated April 2, 2014, in Book No. GI 7816, Page 481, in the Register’s Office of the Register of Deeds for Hamilton County, Tennessee, executed by Ronald L. Androwes and Ilene P. Androwes, to Wells Fargo Bank NA, its successors and assigns, by virtue of the power and authority vested in the said Substitute Trustee, as substitute Trustee, the sale will be postponed for a period of two weeks. In such situations, notices will be posted at the time and place for the announcement at the time and place for the sale to another day, time, and place. 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. In the event of incremental delays in the sale, that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

Termination Date: January 29, 2021
File No. 19-118478
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SUBSTITUTE TRUSTEE’S SALE
SURETY: FARGO BANK, N.A., its successors and assigns.
This office may be a debt collector. This property is being sold with the express intention of outbidding the lender or trustee. This sale is being conducted by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid towards the purchase price, in accordance with the terms of the Deed of Trust. The substitution of the Substitute Trustee shall not bring sufficient funds to outbid the lender or any other bidders. Insufficient funds will not be accepted. All successful bidders received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

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NOTICE OF SUBSTITUTE TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust, and the title is believed to be good, be sold for cash or certified funds ONLY, the following described property:

 parcels of certain real property therein described to

Parcel Number: 129H B 005

This entire sale will be subject to the sale set forth above. All right and equity of redemption and dower to the extent disclaimed by the lender or trustee. This sale may be rescinded at any time prior to the sale set forth above. All right and equity of redemption and dower are expressly waived in said Deed of Trust, and the title is believed to be good, be sold for cash or certified funds ONLY, the following described property:

 Parcel ID: 169E C 002

This office may be a debt collector. This office may be a debt collector. This office may be a debt collector. This office may be a debt collector. This office may be a debt collector. This office may be a debt collector. This office may be a debt collector. This office may be a debt collector. This office may be a debt collector.
Remote work might offer financial benefits

Many of us have been forced to work from home during the COVID-19 pandemic. But once we’ve moved past the virus, many workers may continue working from home. More than one-third of companies with employees who started working from home now think remote work will stay more common post-pandemic, a Harvard Business School study reveals. This shift to at-home work can affect people’s lives in many ways – and it might end up providing workers with some long-term financial advantages.

If you’re one of those who will continue working remotely, either full time or at least a few days a week, how might you benefit? Here are a few possibilities:

• Reduced transportation costs – Over time, you can spend a lot commuting to and from work. The average commuter spends $2,000 to $5,000 per year on transportation costs, including gas, car maintenance, public transportation and other expenses, depending on where they live, the U.S. Bureau of Economic Analysis and the U.S. Census Bureau reports. If you’re going to work primarily from home, you should be able to greatly reduce these costs.

• Potentially lower car insurance premiums – Your auto insurance premiums are partially based on how many miles you drive each year. So, if you were to significantly reduce these miles by working from home, you might qualify for lower rates.

• Lower expenditures on lunches – If you typically eat lunch in restaurants or get takeout while at work, you could easily be spending $50 or more per week – even more if you regularly get coffee drinks to go. By these figures, you could end up spending around $3,000 a year. Think how much you could reduce this bill by eating lunch at home during your remote workday.

• Lower clothing costs – Despite the rise in “casual dress” days, plenty of workers still need to maintain appropriate office attire. By working from home, you can “dress down,” reducing your clothing costs and dry-cleaning bills.

As you see, it may be possible for you to save quite a bit of money by working from home. How can you use your savings to help meet your long-term financial goals, such as achieving a comfortable retirement?

For one thing, you could boost your investments. Let’s suppose that you can save $2,500 each year by working remotely. If you were to invest this amount in a tax-deferred account, such as an IRA or your 401(k) or similar employer-sponsored plan and earned a hypothetical 6% annual return for 20 years, you’d accumulate more than $97,000 – and if you kept going for an additional 10 years, you’d have nearly $210,000. You’d eventually pay taxes on the amount you withdrew from these accounts – often called “withdrawal buckets” – to cover big, non-monthly expenses such as insurance premiums, vacations and car repairs. Online banks typically allow you to set up multiple savings accounts without requiring minimum balances or charging fees. You can name these accounts for different goals, and automate transfers into those accounts so the money is ready when you need it.

My family typically has eight to 12 of these savings accounts at our online bank. I figure out how much I want to have saved by a certain date, divide the number of months until that date and send the resulting amount, via automated monthly transfers, from our checking account.

Managing what’s left

Return to your after-tax monthly income figure. Subtract your must-have expenses, your contributions to retirement and savings accounts, and any extra debt payments you plan to make consistently. What’s left is your spending money for the month. (Nothing left? Try winnowing some of those must-haves or set less ambitious savings or debt pay-down goals.)

In the olden days, you might have put cash in an envelope and used it for your spending money. Once the envelope was empty, you were supposed to stop spending. Some people still do that, but in today’s digital, contactless world, you might prefer other approaches.

The easiest would be to put all your spending on a single credit card that’s dedicated to this purpose and paid in full every month. (And since you’re paying in full, consider using a cash back or other rewards card to get some extra benefit from your spending.)

Check your balance every few days or set up alerts to let you know when you’re approaching your spending limit for the month. To protect your credit score, you can make payments periodically throughout the month so your balance stays low compared to your credit limit.

Alternatively, you could use more than one card, a debit card or a spending app that’s tied to your checking account such as Venmo, PayPal or Zelle. A budget app or spreadsheet can help keep you on track. You also could consider setting up a separate checking account just for this spending.

Again, many online banks offer checking accounts without minimum balance requirements or monthly fees.

Your budget won’t be perfect and you’ll have to make adjustments as you go. But at least you, and your money, will be headed in the right direction.

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

Help is available

How to make budgeting as painless as possible in 2021

Buddging is a pain. But what’s more painful is a bill you can’t easily pay, debt that costs a fortune or not having enough money to retire. Fortunately, you can have a useful, working budget without watching every penny.

Automation, technology and a few simple guidelines can keep you on track.

The following approach works best if you have reasonably steady income that comfortably exceeds your basic expenses. If your income isn’t steady or doesn’t cover much more than the basics, you may need to track your spending more closely.

Also, no budget in the world can fix a true income shortfall, when there’s not enough coming in to cover your basic bill. If that’s the case, you need more income, fewer expenses or outside help. One place to start your search for aid is 211.org, which provides links to charitable and government resources in many communities.

Otherwise, though, you can craft a spending plan with the following steps.

Start with must-haves

Must-have costs include housing, utilities, food, transportation, insurance, minimum debt payments and child care that allows you to work. Using the 50/30/20 budget, these costs ideally would consume no more than 50% of your after-tax income. That leaves 30% for wants (entertainment, clothes, vacations, eating out and so on) and 20% for savings and extra debt payments.

A budgeting app or your last few credit card statements can help you determine your must-have costs. The more these expenses exceed that 50% mark, the harder you may find it to make ends meet. For now, you can compensate by reducing what you spend on wants. Eventually, you can look for ways to reduce some of those basic expenses, boost your income or both.

“After tax,” by the way, means your income minus the taxes you pay. If other expenses are deducted from your paycheck, such as health insurance premiums or 401(k) contributions, add those amounts to your take-home pay to determine your after-tax income.

If you don’t have a steady job or are self-employed, forecasting your after-tax income can be tougher. You can use a previous year’s tax return or make an educated guess about the minimum income you expect to make this year. A withholding calculator can help you determine what you’re likely to have left after taxes.

Automate what you can

Automatic transfers can put many financial tasks on autopilot, reducing the effort needed to achieve goals. If you don’t automate anything else, automate your retirement savings to ensure you’re saving consistently.

Also consider saving money in separate accounts – often called “saving buckets” – to cover big, non-monthly expenses such as insurance premiums, vacations and car repairs. Online banks typically allow you to set up multiple savings accounts without requiring minimum balances or charging fees. You can name these accounts for different goals, and automate transfers into those accounts so the money is ready when you need it.

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This week is a big one as the president will leave office as another inaugurated. The transition of power in the United States has been quite a complicated matter. The attack on the Capitol has dominated your news feed in recent weeks. And, if you’re like many people, work can provide a much-needed break and distraction from our political stress.

At work, colleagues come from many different backgrounds. This diverse workforce is part of what helps make companies successful. That said, you know your co-workers through the lens of the workplace. At home, co-workers may have very different views on topics such as money, religion and, yes, politics.

As you work this week, I would encourage you to keep in mind that those co-workers you respect for their work may have different views than yours. Discussing politics, the transition of power or the recent events at the U.S. Capitol with colleagues is risky.

This may sound counterintuitive, as you may have views that feel very straightforward to you. However, in order for these conversations to have a positive impact, a number of things must be in place. The person must share your views. You must communicate in a way that is clear and easy to understand. The person must be open to hearing your message. They must receive the message in the way you intended it.

You likely agree there are a number of dependencies that are required for things to go well. And, if they go badly, there is potential for them to go very badly. Your colleagues may have hurt feelings. These issues are big. Their significance has a magnified impact this week. If the conversation goes badly, it has the potential to negatively change your relationship permanently.

Avoiding the topic of politics with co-workers is a better bet in January. Think of it like attending a dinner party. You often don’t know others at the dinner party well and might not have any other common connection.

The same goes for work. Co-workers, like your dining partners, might have very different views on money, religion and politics.

The one exception to this suggestion is in the event that you work for an organization that is centered on common beliefs. For example, some organizations share their religious or political views up front. Employees know in advance that their co-workers will likely share the same views outside of the workplace.

The upcoming weeks will be difficult. We will be inundated in news related to the presidential inauguration and the transition of power. If it helps to discuss these topics with others, identify a friend or family member who is outside of work that you can call. The political stress we are facing is temporary, but your job is permanent. Be careful with your words this month, and you will increase the likelihood of political peace at work.

Angela Copeland, a career expert and founder of Copeland Coaching, can be reached at copelandcoaching.com.
Siskin Children’s Institute receives $10,000 Grant

Siskin Children’s Institute has announced it has received a $10,000 grant from Truist Foundation to assist in COVID-19 protection and sanitation procedures.

“We’re excited to receive the grant from Truist Foundation,” says Derek Bullard, president and CEO of Siskin Children’s Institute. “The funding is vital in our efforts to enhance safety and mitigation processes to protect the children and families we serve, including the refinement of telehealth services.”

Siskin Children’s Institute will use the funds to protect the patients, students, families and staff during the COVID-19 pandemic. Truist Foundation’s support will allow the Institute to enhance sanitization processes in the medical clinic, therapy spaces and early learning center. Providing enhanced protection for those families and staff using exam rooms, treatment and therapy equipment, classrooms and toys, restrooms, break areas, offices, and more will lead to safer evaluation, therapy and learning experiences.

The funding will also be used to enhance telehealth services, which allows families to receive services without leaving their homes, diminishing the risk of contracting or spreading COVID-19 and further protecting our patients and staff.

“We’re proud to support such an important organization in our Chattanooga community,” says Jim Vaughn, Chattanooga market president at Truist, on behalf of the Truist Foundation. “At Truist, we live and breathe with our purpose, and that is to inspire and build better lives and communities.”

Founded in 1950 by Mose and Garrison Siskin in Chattanooga, Siskin Children’s Institute, is a nonprofit organization that achieves its mission locally and regionally through education, pediatric health services, home visiting, and outreach in the field of developmental disabilities.

Lincoln novel is focus of South Bound Lecture Series

Southern Lit Alliance has announced its lineup for its 2021 South Bound Lecture Series, starting with a Lincoln novel.

A Zoom interview with John Cribb, New York Times bestselling author and author of “Old Abe,” a novel about the last five years of Abraham Lincoln’s life and some of the most tumultuous years in America’s history, will be held Tuesday, Feb. 9, at 6 p.m.

The book begins in the spring of 1860, and the story follows Lincoln through his election and the calamity of the Civil War. During the war, he walks bloody battlefields in the North and the South, peering down the Potomac River with a spyglass amid terrifying reports of approaching Confederate gunboats.

At the White House, he weeps over the body of Willie, his second son to die in childhood. As he tries desperately to hold the Union together, he struggles to find meaning in the Civil War and bring freedom to Southern slaves.

Central to this biographical novel is a love story—the story of Abraham and Mary Todd Lincoln’s sometimes stormy yet devoted marriage. Mary’s strong will and ambition for her husband have helped drive him to the White House. But the presidency takes an awful toll on her. Lincoln watches helplessly as she becomes emotionally unstable, and he grapples for ways to support her.

As Lincoln’s journey unfolds, Old Abe chronicles the final five, tumultuous years of his life until his eventual assassination at the height of his power. Full of epic scenes from American history, it probes the character of America. Cribb is a bestselling author who has written about subjects ranging from history to education. His work includes co-authoring “The American Patriot’s Almanac” and “The Educated Child,” both New York Times bestsellers; co-editing “The Human Odyssey,” a 3-volume world history text, and developing online history courses.

His writing has been published in the Wall Street Journal, USA Today, the Chicago Tribune, National Review Online, The Hill, Real Clear Politics and several other publications. “Old Abe” is his first novel.

Girl Inc celebrates milestone with two events

Sixty years ago, a group of Chattanooga women organized the first group of girls and young women to participate in arts and crafts, sports, drama and other activities.

Girls Inc. of Chattanooga now boasts more than 30,000 alumnae and each year provides more than 800 girls with the opportunity to become independent, well-rounded young women.

Although the programs have changed, the Girls Inc. goal is the same: Inspiring all girls to be strong, smart and bold leaders in their homes, their community and society.

To honor this milestone year, Girls Inc. is hosting two banner events to highlight the legacy of girls and women in the community and will celebrate the next 60 years of inspiring girls to be strong, smart and bold.

On March 24, the 17th annual UnBought and UnBossed Luncheon will highlight and honor the achievements of current and former Girls Inc. participants and community champions during the past 60 years. Girls participating in SHE Can, She Will, a mentorship and leadership program for high school girls, will present their service accomplishments in the community at the event.

Leslie Mayfield, a Girls Inc. alumna and board member, is chairing this year’s luncheon for the second time. The luncheon will be held virtually, and tickets will include a boxed lunch.

Girls Inc. will hold a 60th anniversary Diamond Soiree June 17 chaired by Lynda Hood, also a past UBUB Honoree, and co-chaired by Girls Inc. board member Jody Stein Davis.

In addition to these banner events, community members can look forward to family centered workshops, a virtual cooking series and special campaigns, including the 60 years, 60k, 60-day fundraiser, which will start June 16.

Tickets for the luncheon ($60) and information for all events are available at www.girlsincofchatt.org or on Facebook at girlsincofchatt.org. Corporate packages and sponsorships are available by contacting crix@girlsincofchatt.org.
Realtor/tour guide Potts loves to show off area’s beauty, attractions

By Tom Wood

After a 30-year run in retail management and 16-plus in her successful second career as a Realtor, Carol Potts says she and the Chattanooga market has never been busier.

A lifelong proponent of her hometown, Potts loves says she sharing her knowledge of Chattanooga with clients.

And coupled with her love of traveling and camping in the mountains, Potts provides newcomers with not only a sense of the city but all that makes it the second fastest-growing city in Tennessee, according to U.S. Census figures.

The data reported by worldpopulationreview.com reveals that Chattanooga’s Metropolitan Statistical Area (MSA) population increased by more than 40,000 over the past 10 years, rising from 529,131 in 2010 MSA population to 569,556 in 2020.

Those numbers are no surprise to Potts, a team leader/associate with RE/MAX Renaissance Realtors.

“Right now, there are so many people moving in from out of state, it’s a great opportunity to share the community,” she says.

“I was born and raised in Chattanooga and I think going to school here and everything has helped me (connect) with the people – especially those moving in from out of state, because they’re like ‘where’s Signal Mountain or Lookout Mountain’ or ‘where’s Sand Mountain’ or all these different little mountain barbies’

Chattanooga has become known as the “Gig City” for its early implementation of high-speed internet, but Potts says those involved in the industry are seeking something a little less fast-paced when it comes to buying a new home.

“If they have cars or whatever, if they want garages, you kind of know the rural areas to go to because rural areas are a lot of what is part of Chattanooga – whether you are in Meigs County or Grundy County or Marion County – people like garages and they like their space now more than ever since the COVID hit, too.”

Potts says that besides affordability, people also are moving to Chattanooga because of its four seasons of weather, and that many newcomers hail from both California and up north.

“It’s a mixture of up north … New York, a few from Chicago … Ohio seems to be sending quite a few down right now,” she says. But California has also been a hot spot.

“People are tired of the cold weather and I think what you see too, a lot of the Baby Boomers, want to live where it’s not so cold but not the hot weather in Florida, they want the medium, I

Tips for a warm and inviting home this winter

OK, so we’re stuck inside. Even in a non-COVID time, January isn’t exactly the best time to go out and enjoy the outdoors. It’s cold, wet and dark. Simply put, it’s gross out there.

The truth of the matter is many of us have spent much time inside during recent. What are some ways to make your home more inviting? What about keeping away those cold-weather blues?

Deirdre Sullivan at the National Association of REALTORS® consumer website HouseLogic.com provides several tips to make the inside of your home as inviting as possible.

1. Clean Your Light Fixtures and Bulbs. Doing this can help your home appear so much brighter without turning on more lights.

2. Add some water. Increase humidity levels, they help decrease paints and dry cleaning.

3. Keep the Cold Air Out. Look, there’s no need to add stealthy gaps around recessed lights, electrical boxes and wall outlets.

4. Get that slow cooker out. Yes, the smell is gross out there. But see too, a lot of the Baby Boomers, want to live where it’s not so cold but not the hot weather in Florida, they want the medium, I

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Crafting smarter money goals for 2021 starts with simple steps

By Sean Pyles

Setting money goals in 2020 was likely an exercise in futility. Maybe you’d been saving for a trip abroad, but the pandemic kept you at home. Or you wanted to save up for a down payment on a house, then the recession left you out of a job.

The pandemic made achieving yearlong goals a challenge for many last year. In fact, 29% of Americans with financial goals for 2020 said COVID-19 forced them to put some of those aspirations on hold until 2021, a NerdWallet survey finds. The poll was conducted online in late fall by The Harris Poll and included more than 1,700 U.S. adults with 2020 financial goals.

Although the pandemic is still part of our daily lives, the new year offers an opportunity to craft fresh money goals—and perhaps the trials of last year can help you clarify your financial ambitions.

Know your priorities

Before you set your goals, think about your current financial situation and your priorities for the new year.

“Take an inventory of where you are and more importantly who you are,” says Jordan Awoye, an equitable adviser based in Long Island, New York.

First, dig into the state of your finances, including your income, monthly expenses and emergency fund. Understand where you are right now to get an idea of where you could be in a year’s time.

Then think about your personal priorities and values—and how they may have shifted as a result of the pandemic—to pinpoint what you want from your finances. Maybe you want to get back to a baseline of where you were in early 2020, before a year of financial challenges. Or maybe you want to use the money you saved while staying at home to put a down payment on a house.

“Start with an understanding of the why behind your goal,” says Kristen Holt, CEO of the nonprofit credit counseling agency GreenPath Financial Wellness. “A great goal is ‘I want to get out of debt,’ but go deeper and ask why. Will you be able to sleep better? Will you be able to enjoy life more? Get clear on your why, because that can be motivation to stick to your goal.”

Craft smart(r) goals

With the foundation of your priorities and motivation settled, it’s time to establish the framework to build your financial future. That means crafting your goals in a way that makes them easier to achieve. The SMART template for goal-setting can help:

- Specific: Make your goals as specific as possible. If you want to curb your spending, for example, pin down how much you spend on unnecessary items each month. Then set an exact dollar limit for such spending.
- Measurable: Choose a way to track your progress. If you’re paying down debt, think about using a debt tracker. Or if you want to save a certain dollar amount, consider visualizing your goal in a savings progress chart that you’ll color in as you go.
- Attainable: Your goals need to be something you can accomplish within a year. If you’re paying off $10,000 in credit card debt, for example, find what you can realistically pay monthly, multiply that by 12 and use that amount as your goal.
- Relevant: Choose goals that are meaningful to your personal values. Similar to finding your “why,” choosing relevant goals helps ensure that your 2021 financial plan is connected to your life goals. If you want to retire early, think about upping contributions to a retirement account so you’re on track to accomplish that multiyear goal.
- Time-Limited: Setting a deadline can keep the pressure on. And think about breaking up your overarching goal into smaller pieces that you’ll achieve on a monthly basis. Hitting monthly goals can provide a steady feed of accomplishments, which can keep you motivated.

Take the SMART acronym a step further by tacking on an “R” for “reward.” Plan rewards for yourself as you make progress. The more enjoyment you get out of the process, the more likely you are to keep working at it.

Say you want to reduce debt. For each $100 you pay off, find a way to treat yourself, maybe by making a nice dinner or having a DIY spa day at home.

Boost your progress

Finally, here are a few simple tips to build momentum:

- Automate: Taking a “set it and forget it” approach can make accomplishing your ambitions easier. For savings goals, try direct depositing a portion of your income into a high-yield savings account. And for debt payoff, set up automatic payments for an amount above the minimum due to ensure you’re making progress.
- Cut your interest rate: If less of your payment goes to interest, more of it goes to debt payoff. You may be able to reduce your rate by refinancing your mortgage, student loan or car loan. If you have credit card debt, see whether you can qualify for a debt consolidation loan or a balance transfer credit card with a 0% APR promotional period.

Sean Pyles is a writer at NerdWallet. Email: spyles@nerdwallet.com. Twitter: @SeanPyles.
Test and mitigate

Protecting air quality in your home

The ongoing pandemic has placed renewed focus on the quality of the air around us. If you’re spending more time at home, keeping the air in your living space fresh and free of pollutants is critical.

Common indoor pollutants are generated from sources that release gases or particles into the air such as mold, radon and carbon monoxide. Poor indoor air quality from these types of pollutants can lead to health problems, but regular home maintenance, such as cleaning and controlling moisture, can help protect and improve your indoor air quality.

Tackle dust mites regularly

These bugs are too tiny to be visible and every home has them. You’ll find dust mites in pillows, carpet, upholstered furniture, stuffed toys and fabric. Dust mites are mostly made up of skin cells, dirt, pollen, mold spores and animal dander. These unwelcome critters can trigger asthma in individuals with allergies to dust mites. Vacuuming, dusting and washing bedding regularly can help contain dust mites. Dust proof or allergen-blocking covers are available for home goods stores for pillows, mattresses and bed covers.

Test your home for radon

While you can’t see or smell radon, this odorless and colorless substance that can cause health problems – or even death – is carbon monoxide. This toxic gas is found in fumes produced by items in your home such as furnaces, stoves or gas ranges that build up in enclosed or partially enclosed spaces. Always make sure any gas-powered tools like generators or space heaters are used in a well-ventilated space. The most common ways to prevent carbon monoxide exposure is to avoid sealing your home with gas ranges and running your car in your garage.

The U.S. Consumer Product Safety Commission recommends a carbon monoxide detector in every home to prevent poisoning.

Control moisture, prevent mold

Molds are microscopic organisms found everywhere indoors and out. Most molds are harmless, but some can cause infections, allergy symptoms and produce toxins.

Mold can get in your home through open doors, windows, vents and heating and air conditioning systems. The key to mold control is moisture control. If mold is a problem in your home, you should clean up the mold promptly and fix the water problem or hire a professional contractor with experience cleaning up mold.

Need a professional to help you protect the air you breathe? Visit the Home Builders Association of Greater Chattanooga at HBAGC.net.

Your home can trap radon inside. At home radon testing kits are available at home improvement stores. You can contact the National Radon Safety Board to find a professional radon mitigation specialist if you have issues with radon in your home.

Carbon monoxide detector

Another odorless and colorless substance that can cause health problems – or even death – is carbon monoxide. This toxic gas is found in fumes produced by items in your home such as furnaces, stoves or gas ranges that build up in enclosed or partially enclosed spaces.

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household dust. Plus, they look nice!

Vacuum with your thermostat fan on. Dierdre says that running the fan will help filter dust that gets kicked up while cleaning. Leave it on for about 15 minutes after you finish vacuuming, and switch it back to “auto” afterward. HVAC blowers aren’t intended to run all the time. And don’t forget to change your filter. Change your filter every couple of months (monthly if you have pets) to prevent excess dust and allergens from circulating.

Clean your windows. This task will not only let in more natural light into your home, but it also feels good to do it. Dierdre mentions that the American Clean Institute asked consumers what clean surfaces make them happy, and “cleaning windows” made the top five above a “spacious sink.” Plus, daylighting is a great mood booster. It’s definitely worth the time.

Owning and maintaining your home is a year-round commitment. While at times, it can seem like a lot to undertake, the joy you’ll experience owning your own home is well worth it. Realtors work hard to make your investment the best it can be. That’s Who We R’.

Greater Chattanooga Realtors is The Voice of Real Estate in Greater Chattanooga. A regional organization with more than 2,400 members, Greater Chattanooga Realtors is one of 300 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors service Hamilton and Sequatchie counties in southeast Tennessee, and Catawba, Dade, and Walker counties in northwest Georgia.

For more information, visit www.gar.net or call 423.698.8001.

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StartingBlock Chattanooga offers resources for small business

The StartingBlockChattanooga.com is a website connecting entrepreneurs and small-business owners to local free or low-cost business resources. StartingBlockChattanooga.com offers support for firms new to scaling enterprises, connecting founders with resource partners who can support entrepreneurs as they start and grow their businesses.

“The Starting Block is a dream come true for our entrepreneurial ecosystem,” says Alexis Willis, small business and entrepreneurship director, Chattanooga Area Chamber of Commerce. “New founders on the block are now able to access all available resources in one place, making it easier for entrepreneurs and small-business owners to focus on what they do best.”

Chattanooga’s strong entrepreneurial ecosystem offers resources for early-stage companies, such as mentoring, accelerator programs and access to capital and talent.

The StartingBlockChattanooga.com’s mission is to help small businesses grow and prosper by providing founders with easy access to business resources in the Chattanooga area. StartingBlockChattanooga.com contributes to the network by partnering with resource providers to raise community awareness about entrepreneurial activity and network access, identify gaps in needed services and initiate innovative programs to fill those gaps, connect entrepreneurs with community resources, find new ways to increase funding for resource provider programs and measure economic impact.

Now, founders can access information in a single, comprehensive website.

This innovative resource is powered by SourceLink and made possible through Coronavirus Aid Relief Economic Security (CARES) funding, The Chambers Startup Group, The Tennessee Valley Authority and Tennessee Valley Federal Credit Union are sustaining sponsors of the StartingBlockChattanooga.com.

Newmakers continued from page 5

In his role as vice president for corporate communication and government affairs at NACS/Medical Services of Chattanooga, he was recognized for volunteer leadership by the American Cancer Society as a recipient of the 2017 Life Inspiration Award. He’s a past board chair for the American Cancer Society’s Mid-South Division and Real Men Wear Pink ambassador. Additional board leadership service has included the Chattanooga Area Chamber of Commerce Executive Circle, Membership Committee Chair and Ambassador Board President. Henderson’s Chamber leadership experience led him to his most recent position, of marketing and communications director with the Cleveland/Bradley Chamber of Commerce.

Raines joins Ambition as vice president

Raines joins Ambition from Salesloft, where he was head of product and part of the executive team that recently reached a $1.1 billion valuation as one of the world’s leading sales engagement platforms.

Raines was previously responsible for sales, marketing and product development. He also previously served as the experienced, visionary leader that founded Ambition in 2012, and launched the company as vice president and head of product.

“Raines has been leading product organizations and building platforms in Atlanta over the last 10 years, including SalesLoft and The Bitter Southerner. He recently led product development, product design and UX research at SalesLoft, an Atlanta-based sales technology company. He has a strong background in sales technology, sales management, technology, and relationship building,” said Travis Trent, CEO and Co-Founder of Ambition.

“Given his proven track record, deep network and relationships, and insight into what the future holds for sales technology, we are excited to add such an accomplished leader to our executive leadership team and company.”

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Nonprofit seeks mothers to share experiences

Foundation House Ministries is looking to build a community of women speakers to share their story of hope and inspiration to mothers in their program.

“The nonprofit provides financial, emotional and physical support to mothers or pregnant women who struggle with addiction, homelessness and joblessness. The speaker events are one hour, with 18-minute slots allotted to each presenter to share their path to success.”

Interested applicants are asked to register online at https://momsevents.org.

“The speaker events at Foundation House Ministries are a vital resource to the mothers in the program. The nonprofit’s Executive Director, Suzanne Burns, says that a lot of the women come into the program feeling inadequate, but she says if those mothers are able to see examples of professionals overcoming an obstacle then that will inspire the mothers to succeed.

“We need you to share your story of hope and inspiration and hopefully it will light a fire in our moms to realize that they can do this too; that it’s not just for someone else, but it is for her as well,” Burns said.

The speaker event is part of the 10-week training course that all mothers are required to complete before graduation, with 95% of clients graduating with stable housing and employment.

Mothers like Kiyonna are grateful for the resources. “I really don’t have friends or knowledge of being a mother and I don’t have many resources being that I’m not from here, but this program has given me a sense that I’m going to be OK,” Kiyonna says.

Founded in 2012, Foundation House Foundation House Ministries also is looking for volunteers to help with various job duties including babysitting, meal prep, cleaning, transportation and property maintenance.

Information: foundationhouseministries.org.

Weeks, vice president and CEO of Erlanger East and North Hospitals has announced new leadership for 2021.

They are: Martha Weeks, vice president and CEO of Erlanger East and North Hospitals; Martha Weeks, Dr. Monica Jones, Erlanger East and North Hospitals chief medical officer; and William Crowe, North Hospitals chief nursing officer.

Weeks has worked with Erlanger for 45 years in various positions. She started as a floor nurse then proceeded to management and leadership positions. Weeks has been a staff nurse, assistant nurse manager, nurse manager, metabolic and diabetes program coordinator, director of patient and care and associate CNO at Erlanger. She recently served as the CNO for Erlanger East and North Hospitals before stepping into the CEO position.

Weeks earned her nursing degree from Erlanger in 1975. She then went on to earn a degree in psychology and nursing at the University of Tennessee, Chattanooga. She earned her master’s degree in health administration from the University of St. Francis in 2013.

Jones earned her undergraduate degree at Indiana University Southeast in New Albany, Indiana, before attending medical school at Indiana University School of Medicine. She competed her residency for anesthesiology at the University of Alabama Birmingham. She also completed a residency in obstetrical anesthesia at Baylor College of Medicine in Houston. In 2011, Jones earned her physician executive MBA from the University of Tennessee.

Crowe has more than 39 years of experience in health care, more than 32 years of experience as a nurse and a decade of experience as a nurse practitioner. His variety of experience covers many different care settings including flight nursing, the Emergency Department, critical care, administration, quality, research, education and advanced practice.

Crowe earned his nursing degree from Georgia State University. He then completed his master’s degree in nursing at Southern Adventist University and became an acute care nurse practitioner. He earned his post masters certificate for family nurse practitioner at the University of Tennessee, and his doctorate of nursing practice.

Raines joins Ambition as vice president

Ambition, which offers sales coaching and “gamification” platforms, has hired veteran product executive Butler Raines to join the company as vice president and head of product.

“Raines has been leading product organizations and building platforms in Atlanta over the last 10 years, including SalesLoft and The Bitter Southerner. He recently led product management, product design and UX research at SalesLoft, an Atlanta-based sales technology company.

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Information: foundationhouseministries.org.
The last deed of record is a Quit Claim Deed, to Terminate Restrictions of record in Book 2017-19TT, filed February 25, 2021, at or about 10:00 AM, local time, at the west door of the Hamilton County Courthouse, 600 Market Street, Chattanooga, Tennessee.

This property is being sold with the express understanding and acknowledge of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons, and any other matter or other law or governmental entity, all unrecorded, or other record, or any other matter or any unrecorded taxes and assessments; any restrictive covenants, easements or setback lines that may applicable to the property, and does not extinguish by this Foreclosure Sale. This property is being sold with the express understanding and acknowledge of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons, and any other matter or other law or governmental entity, all unrecorded, or other record, or any other matter or any unrecorded taxes and assessments; any restrictive covenants, easements or setback lines that may applicable to the property, and does not extinguish by this Foreclosure Sale. 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SALES TO TAKE PLACE ON 2021-01-26

9233 Flagstone Drive, Ooltewah, 37363
2021-01-01; 2021-01-08; 2021-01-15; 2021-01-22; 2021-01-29; 2021-02-05
Daniel Coronado Castillo, Jr. and Daniel Coronado
Maxine F. Inforri and Maxine Fatima Torres
C/O Tennessee Foreclosure Dept.
Wilson & Associates, PLLC
Shapiro and Ingle, LLP
Shapiro and Ingle, LLP

SUBSTITUTE TRUSTEE’S SALE

Sale at public auction will be on February 25, 2021, or on or about 10:00 AM local time, at the west door of the Hamilton County Courthouse, 600 Market Street, Chattanooga, Tennessee.

The last deed of record is a Quit Claim Deed, recorded in Book 2017-19TT, filed February 25, 2021, at or about 10:00 AM, local time, at the west door of the Hamilton County Courthouse, 600 Market Street, Chattanooga, Tennessee.

This sale is subject to all unpaid taxes, prior liens and encumbrances of record: Legal Descriptions, Conditions, Restrictions and Rights set forth in instrument of record, and any applicable recorded Plat or Plan; any easements and stipulations shown on said plat, said lots make one tract of ground.

The last deed of record is a Quit Claim Deed, recorded in Book 2017-19TT, filed February 25, 2021, at or about 10:00 AM, local time, at the west door of the Hamilton County Courthouse, 600 Market Street, Chattanooga, Tennessee.

This property is being sold with the express understanding and acknowledge of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons, and any other matter or other law or governmental entity, all unrecorded, or other record, or any other matter or any unrecorded taxes and assessments; any restrictive covenants, easements or setback lines that may applicable to the property, and does not extinguish by this Foreclosure Sale. This sale is subject to all unpaid taxes, prior liens and encumbrances of record: Legal Descriptions, Conditions, Restrictions and Rights set forth in instrument of record, and any applicable recorded Plat or Plan; any easements and stipulations shown on said plat, said lots make one tract of ground. In the Third Civil District of Hamilton County, Tennessee. According to

SALES TO TAKE PLACE ON 2021-02-05

1418 Cedar Glen Circle, Chattanooga, 37424
2021-01-08; 2021-01-15; 2021-01-22; 2021-01-29; 2021-02-05
Robbie F. Huling
Roger D. Nicholson, Mamie Coleman Nicholson
4802 Alpine Drive, Chattanooga, 37415

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SALES TO TAKE PLACE ON 2021-02-29

2045 Middleway Church Rd, Soddy Daisy, 37379
2021-01-22; 2021-02-09; 2021-02-16; 2021-02-23; 2021-02-30
Monica Leflow, Patrick Leflow

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Court Notices

Continued from page 15

that unless JUSTIN LYNNE MAPLES answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the order shall be adhered to and the case will be set for hearing ex parte or without JUSTIN LYNNE MAPLES present.

This 4th day of January, 2021.

LARRY L. HENRY
Circuit Court Clerk
J. WHEELER, D.C.

Non-Resident Notice
State of Tennessee, County of Hamilton

Docket No. 2021I00151

SUSIE MICHAE LABERTHY

Leslie LAMONT ABRAMTHY is alleging from appearances in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon LESLIE LAMONT ABRAMTHY.

It is ORDERED that publication be made for forty successive days in the Chattanooga, Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident defendant that unless LESLIE LAMONT ABRAMTHY answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the order shall be adhered to and the case will be set for hearing ex parte or without LESLIE LAMONT ABRAMTHY present.

This 4th day of January, 2021.

LARRY L. HENRY
Circuit Court Clerk
J. WHEELER, D.C.

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State of Tennessee, County of Hamilton

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This 4th day of January, 2021.

LARRY L. HENRY
Circuit Court Clerk
J. WHEELER, D.C.

Non-Resident Notice

In the Superior Court of Catoosa County, State of Georgia

In Re:

KINNIS SHAW

Petitioner

ADOPTION NO. 2020A00043

ORDER FOR SERVICE BY PUBLICATION

The above-styled case having come before the Court of General Sessions, Division IV, Catoosa County, State of Georgia, it is

ORDERED that publication be made for forty successive days in the Chattanooga, Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident defendant that unless LESLIE LAMONT ABRAMTHY answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the order shall be adhered to and the case will be set for hearing ex parte or without LESLIE LAMONT ABRAMTHY present.

This 4th day of January, 2021.

LARRY L. HENRY
Circuit Court Clerk
J. WHEELER, D.C.

STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMILTON COUNTY

Docket Number: 2020I00151

SUSIE MICHAE LABERTHY

Leslie LAMONT ABRAMTHY is alleging from appearances in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon LESLIE LAMONT ABRAMTHY.

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This 4th day of January, 2021.

LARRY L. HENRY
Circuit Court Clerk
J. WHEELER, D.C.

STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMILTON COUNTY

Docket Number: 2020I00151

SUSIE MICHAE LABERTHY

Leslie LAMONT ABRAMTHY is alleging from appearances in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon LESLIE LAMONT ABRAMTHY.

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This 4th day of January, 2021.

LARRY L. HENRY
Circuit Court Clerk
J. WHEELER, D.C.
Psychology is key

More to creating video games than cool graphics

You’ve got to clear the path. You know there’s a turret in your way and that could be tricky, but so was the jungle but you survived. Now you’ve got one goal in mind: killing minions. And if none of that makes sense to you, get ready to learn. “Becoming a Video Game Designer” by Daniel Noah Halpern can show you how to dip into a $150 billion industry.

Humans have played games together for tens of thousands of years, but not until 1958 did things begin to happen in electronic gaming. That was the year when a few guys became “the world’s first hackers” by messing with circuits on model trains to make them run better.

Then Brookhaven National Laboratory physicist William Higinbotham created an electronic game “just for fun.” He never patented his table-tennis-like game but it was “the hit of the open house” when he presented it.

Through the decades, video gaming made leaps in technology and bounds into users’ homes and offices. Today, nearly 3 billion people consider themselves to be gamers, and they’re not just stereotypical teenagers. Nearly three out of four gamers are 18 or older. Just under half of them are women.

So how can you learn to be a part of this expansive industry? First, Halpern says, you’ll need an idea. You’ll need to know how to code and write program, things you can learn with online tutorials. It helps to have a degree in some related field – say, engineering or math – but it’s not necessary.

You’ll need to know a little about psychology and what sells. Then, the best way “to make a game is by making a game.” Just keep in mind that, as a designer, you probably won’t become crazy-rich. Also, “the gaming industry does not have a sparkling track record on gender equality.”

At its very basic, a video game is a piece of plastic and some pixels, to paraphrase the author. The trick is to “convince” a gamer that he’s in another world while he’s playing, but learning how to do that isn’t easy.

No doubt, Halpern talks the talk here. Every page of “Becoming a Video Game Designer” speaks directly to the heart of a gamer, from descriptions of individual game action to the game-centric language included in his history and interviews. Readers who live to game will have found a kindred spirit in this book.

Enthusiastic newbies, though, are out of luck, and never mind investors: this book assumes a lot – mostly, that a designer wanna-be is already pretty knowledgeable on hacking, gaming and terminology.

In the end, this book’s good for someone who’s experienced in gaming and game-hacking. It’s great for an intrigued businessperson who hopes to understand the industry, even a little bit. For most readers looking for an investment, career or career change, “Becoming a Video Game Designer” just isn’t clear enough.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
Smith earned his ascension to NFL head coach

Arthur Smith took the road less traveled in becoming an NFL head coach when he could have been on Easy Street. Smith was named head coach of the Atlanta Falcons this past week, just days after wrapping up his second season as the Titans offensive coordinator and after a decade spent in the organization working a variety of mostly low-level roles under four different head coaches.

Smith slowly worked his way through the ranks of quality control assistant all the way up to offensive coordinator in 2019, and once he got his chance set about sending the Titans once-moribund offense to heights never imagined with Derrick Henry, Ryan Tannehill and A.J. Brown.

Smith didn’t have to climb the coaching ladder the way he did, although his approach definitely ups the respect factor for how he accomplished his goal. He is the son of billionaire FedEx chairman and Memphis resident Fred Smith. So had Arthur wanted to pursue the family business, he likely could have been a big cog in a very big company.

Even after choosing football as a career, he could have taken a shortcut there, too, because his father is a minority owner in the Washington franchise after having dabbled in some of Memphis’ pro football ventures in the past.

But kudos to Arthur Smith for earning his own way. In fact, unless he is asked specifically about his famous father, the subject rarely comes up.

And that is a credit to Arthur Smith for carving out his own career and his own path – though in fairness, Arthur’s turn, unlike his father’s company motto – did not come overnight.

Even as he became a hot commodity after many years of simmering on the coaching back burner, Smith did not change his approach. “You have to compartmentalize. You can’t worry about things that are coming down the road. That’s just kind of how I’ve lived my life,” he said just before the playoff when his name was being floated as a head coaching candidate.

“I’ve focused on the task at hand. It’s not right to cheat the job you’re in. I’ve never thought like that.”

It speaks volumes for Smith that he joined the Titans as a quality control coach during Mike Munchak’s first season as head coach in 2011, then continued through the staffs of Ken Whisenhunt, Mike Mularkey and, finally, Mike Vrabel.

Those are four very different personalities, and Smith managed to impress all of them enough to keep rising to higher positions. “Arthur would do a great job. I’ve got a lot of respect for Arthur,” Vrabel said when it became apparent that Smith would get one of this offseason’s head coaching jobs.

“He’s a great coach all the way through. I have a lot of trust in Arthur as a person, as a motivator and in being an instructor in teaching everybody the offense and teaching it the way it needs to be played.”

Rodger Saffold says. “He’s done a fantastic job leading anybody’s team.”

Tannehill, too, is sorry to see Smith go, but like Saffold and Vrabel is happy to see Smith’s hard work rewarded with a head coaching gig. “He’s a great coach all the way around,” Tannehill said before the Atlanta announcement. “Everything that you look for in a coach and a leader and a great offensive mind, he does a great job with. I’d love to have Art back, but if he does get a job it’s well deserved.”

Smith’s career got its first real boost when Whisenhunt was fired during the Titans’ train wreck of a season in 2015. Mularkey was the choice of Amy Adams Strunk to be interim coach to finish out the season, and Smith, serving then in an assistant tight ends coach, was bumped up by Mularkey to be the coach of that position group.

Smith had a benefit of coaching Delanie Walker, who was the Titans’ best offensive weapon at that time, and did well enough in his short trial that Mularkey kept him on when the interim tag was removed at season’s end.

As the Titans began to ascend and improve, Smith also showed a knack for developing young players. It was enough that Vrabel, who mostly cleared out Mularkey’s staff when taking over in 2018, held on to Smith as his tight ends coach.

A year later, Vrabel turned to Smith, who had never called plays before, to replace Matt LaFleur as his offensive coordinator when LaFleur became the Packers head coach.

The long and winding road for Smith has now paid off as he takes over a talented but underachieving Falcons team to try and turn them around. The Falcons won out, beating out six other teams that all had Smith high on their wish list this offseason.

For Smith, the right and respected approach paid off. “I just focus on the job at hand,” Smith says. “If things work out they work out.”

Instead, his action and the corresponding results paid off in the end.
Ford on a roll

Five new trucks, SUVs to look forward to in ‘21

By Reese Counts | Edmunds

Every new year ushers in a new batch of cars, trucks and SUVs from just about every automaker. Some of these new models create little more than passing interest, while others threaten to burn out the internet with hype.

For 2021, it’ll be trucks and SUVs dominating the news. Edmunds’ experts cover the five they think will make the biggest splash.

**Ford Bronco**

The new Bronco has been one of the most hotly anticipated new vehicles since rumors emerged that Ford was developing it. Returning after a 20-plus year absence, the new Bronco has retro-influenced styling gives it a cool factor that’s hard to replicate. Modern amenities make it far more livable day to day than the iconic-but-basic classic Bronco.

This is an SUV in the old-school sort of mold and the first direct competitor the Jeep Wrangler has had in years. Like the Wrangler, the Bronco will feature robust off-road capability and will be available as both a two- and a four-door model. Customization is a huge draw, so Ford has made it easy to attach accessories or even remove elements such as the Bronco’s doors, fenders and roof. There’s even a special setting in the navigation that allows owners to share off-road trails with friends.

**Ford F-150**

Edmunds just named the redesigned 2021 Ford F-150 its top-rated truck, so that should give some indication how good this truck is.

The new F-150 – one of the bestselling vehicles of all time – might not look radically different on the outside, but there are plenty of new and updated features beneath that aluminum sheet metal.

The new F-150 is more powerful, more efficient and more capable than the model it replaces. Notable available features include a hybrid powertrain that provides 430 horsepower plus an EPA-estimated 25 mpg combined and a robust onboard electric generator that’s perfect for tailgating or powering tools on a job site.

The revised interior is more comfortable and more practical than before, with lots of clever storage and available front seats that can recline nearly flat. On-sale date: now

**Genesis GV70**

Genesis has a pair of SUVs – the South Korean luxury automaker’s first – arriving in 2021. Edmunds’ experts have spent some time with the larger GV80, but it’s the smaller Genesis GV70 that they’re most looking forward to. It should rival mainstays such as the BMW X3 and the Mercedes-Benz GLC on luxury and performance while offering superior value.

There’s not much official information available about the GV70 yet, but photos show a sleek exterior design featuring the brand’s latest shield-like grille. Inside there’s a horizontally oriented dashboard with a large infotainment display.

It’s reasonable to expect Genesis to equip the GV70 with a standard turbocharged four-cylinder engine and offer a more powerful turbocharged six-cylinder engine as an option.

Expected on-sale date: summer-fall 2021

**Jeep Grand Wagoneer**

The Jeep Grand Wagoneer is set to make its return after nearly 30 years. The Grand Wagoneer was a luxury-like SUV before SUVs were a thing. Along with the Cherokee and Grand Cherokee, it helped popularize sport utilities in America. It’s also arguably the last vehicle that made wood side panels look cool (sorry, PT Cruiser).

While we’ve only seen a concept version of the Grand Wagoneer, much of it is likely to carry over to the production model. That means you can expect a luxurious interior and three rows of seating.

The latest technology features and hybrid powertrains will be on tap for this flagship SUV too. And don’t forget that it’s a Jeep, so it should be pretty capable off-road.

Expected on-sale date: summer 2021

**Edmunds says**

The most significant production vehicle launches in 2021 will be trucks and SUVs. Retro themes and born-again nameplates will be big but you can also expect to see advanced technology and greater comfort without any loss of capability or utility.

Reese Counts is a vehicle test editor at Edmunds. Twitter: @rmcounts.

Photograph courtesy of the manufacturers