Two women are standing at the edge of an empty lot in a midday rain in southeast Chattanooga. One is wearing a pink windbreaker and blue jeans; the other, a denim jacket and black pants. Despite the steady shower, neither is wearing a hat or holding an umbrella.

Cars pass the women on either side of the road without stopping, the drivers likely unaware of who they are. The women glance at the vehicles as they go by and then resume their rain-soaked vigil.

Eventually, a midnight blue Toyota Highlander approaches the women and stops a short distance from them. The driver, Mimi Nikkel, 62, knows each by name.

“That’s Penny,” Nikkel says, using an alias to refer to the woman in the windbreaker. When the ladies see her, they smile, wave and make their way to her door. Nikkel lowers her window, greets them and asks a rhetorical question.

“What are you doing out in the rain?”

Nikkel knows what the women are doing, but she’s not there to judge them; rather, she takes a moment to minister to them – to offer warm compassion in the cold drizzle.

One of the women asks for a bag. Nikkel keeps the trunk of her Toyota stocked with supplies for the women she encounters during her outreaches, including freezer bags packed with feminine hygiene products, condoms, bottled water and instructions for staying safe during the pandemic.

“We’ve been ministering to Penny for 15 years.”

Nikkel is the founder and executive director of Love’s Arm, a local nonprofit that connects with women engaged in prostitution and sex trafficking and provides essential supplies and hope for those trapped in trade.

Love’s Arm offers a loving embrace
Firm happy with new proximity to colleagues

By David Laprad

For years, attorney Mark Kinsman would drive nearly 10 miles from his office in Hixson to downtown Chattanooga if he wanted to eat lunch with a colleague from another law firm—which is to say he rarely ate lunch with colleagues from other firms.

But now that the firm of which he is a member, Rainey, Kizer, Reviere & Bell, has moved to the Republic Centre on Chestnut Street, all Kinsman has to do is take a short stroll to the nearest downtown Chattanooga eatery.

It might be a simple pleasure, but Kinsman and the other lawyers at the firm are enjoying being in close vicinity to their fellow jurists.

“My former firm, Baker, Kinsman, Firm happy with new proximity to colleagues

Christie Kizer Burbank is a member of Rainey, Kizer, Reviere & Bell, the firm her father, Jerry Kizer, Jr., formed with Tom Rainey in Jackson in 1975.


Lynda Minks Hood executive director

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Chattanooga Bar Association presents

Meet the candidates

Tim Kelly
Kim White

Tuesday, March 23, 2021
12 noon - 1:00 PM
Via ZOOM

Do you have questions you would like to ask the candidates?
Submit your questions to: LHOOD@Chattanoogabar.org by March 22nd
From page 2

Hollis & Clelland, had purchased our building in Hixson, and when we joined Rainey Kizer in 2018, we continued to practice there,” Kinisman recounts. “At that point, we began to think about moving downtown and becoming a part of the legal community in Chattanooga.

“Nothing against Hixson – it’s a wonderful place – but it’s not where most of the lawyers are.”

Four other attorneys migrated downtown with Kinisman, including Christie Kizer Burbank (whose father, Jerry Kizer, Jr., is a founding member of the firm), Stephany Shugy Pedigo, Jonathan Stewart and Patrick Wright, as did a handful of staff.

Although Kinisman and the others have been in the Republic Centre for a only short time (some artwork remains unhung and Burbank’s credentials are leaned in frames against a wall in her office), everyone feels comfortable.

“This space is amazing,” Burbank says. “I already feel at home.”

Kinsman and Burbank are seated at a table in the larger of the firm’s two conference rooms. Behind them, a wall of windows offers a panorama of their immediate surroundings. In the distance, church bells ring, announcing the passing of another hour.

While everyone at Rainey Kizer is thrilled with the new office, they didn’t move downtown to enjoy the food or scenery. They came to practice law in a more active environment.

In that respect, it’s business as usual at the firm.

Rainey Kizer’s Chattanooga branch is one of five offices the firm operates in Tennessee. Statewide, the practice consists of close to 50 attorneys and encompasses every major practice area, making it a full-service operation.

In addition to the local office, Rainey Kizer has branches in Memphis, Nashville and Jackson. What’s more, its attorneys are licensed in states throughout the South.

Locally, while each attorney has developed his or her individual practice, the group’s collective knowledge and experience allows the office to provide a variety of legal representation and transactional services.

Kinisman has practiced civil litigation since 1978, devoting most of his work to handling cases involving insurance fraud, arson, insurance coverage litigation, personal injury, construction litigation, real estate professional liability, employment law and other insurance-related matters.

Burbank has represented health care providers in all aspects of health law for over 20 years. She began her association with Rainey Kizer in 2018 after practicing at Miller & Martin for 18 years.

Burbank has been distinguished as a Tennessee Bar Foundation Fellow, has been named Best Lawyers’ Lawyer of the Year in health care law in Chattanooga for multiple years and has served on the executive council of the Tennessee Bar Association’s Health Law Section for many years.

She is also involved with her local health care community in a volunteer capacity, with particular emphasis on health initiatives and children’s well-being.

Pedigo left a solo practice in 2015 to enlist with Baker Kinsman, where she concentrated on insurance defense, wills and estates and conservatorship law.

Like Kinisman, she moved to Rainey Kizer when Baker Kinsman joined the Tennessee firm.

Pedigo became a member of Rainey Kizer at the beginning of 2021 and continues to focus on the same practice areas today.

Stewart began practicing at the Jackson branch of Rainey Kizer after graduating from law school in 2003. When he transferred to Chattanooga earlier this year, he brought his family as well as his insurance coverage litigation practice with him.

Stewart also does work in the areas of insurance defense, arson and fraud defense.

He says he gravitated to insurance coverage after spending a year placing every task he performed in one of two columns: “I love it when” and “I hate it when.”

“About six years into practice, I decided to find what I really loved,” he explains. “Over the course of the next year, any time I found myself losing track of time because I was enjoying what I was doing, I wrote that in the ‘I love it when’ column. Conversely, when I found myself struggling to complete a task because I didn’t enjoy it, I wrote that in the ‘I hate it when’ column.”

At the end of the year, a few things stood out, including research, writing and complex problems. Those things met in insurance coverage work. From that point, I moved my practice in that direction.”

Wright is handling mostly automobile cases, but as an associate, he says he’s also exploring new areas of the law on a weekly basis.

“I’m trying to be a sponge and soak up as much as possible,” he says. “My goal for now is to not pigeonhole myself into any one thing while providing thoughtful and skilled representation to every client I assist.”

If things go as planned at Rainey Kizer, Wright won’t be the only associate for long. Not only is the firm going to host two summer associates in 2021, it’s hoping to expand its roster of attorneys before the end of the year.

Burbank says the new office, which has ample unclaimed space, will allow them to expand.

Tom Rainey and Jerry Kizer, Jr., formed Rainey Kizer in 1975 in Jackson. According to the firm’s website, it’s grown significantly over the years and strives to provide legal services “of the highest caliber” in a broad range of industries and practice areas.

Kinisman says he’s pleased Baker Kinsman joined the firm. “It’s a wonderful group of professionals. Everyone I’ve met is very bright.”

Not only that, but the larger firm put its stamp of approval on the local attorneys’ move to the Republic Centre and, by way of that, Kinisman’s short stroll to lunch with his fellow jurists.

HOMELIFE 1’s Puhlman wins Third Best Attorney during mock trial competition

The Hamilton County Herald omitted one significant accomplishment from its March 5 high school mock trial story: Giada Puhlman of Homelife 1, a home school team in Chattanooga, secured Third Best Plaintiff during the Tennessee Association’s Health Law Section for Year in health care law in Chattanooga, April 21-23.

Puhlman has represented health care providers in all aspects of health law for over 20 years. She began her association with Rainey Kizer in 2018 after practicing at Miller & Martin for 18 years.

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Rock City makes annual donation to Ronald McDonald House Charities

See Rock City recently presented a check for $12,899 to Ronald McDonald House Charities of Greater Chattanooga. The donation amount varies annually based on attendance and ticket proceeds from the Enchanted Garden of Lights holiday event. The grand total from the beginning of the 20-year partnership is now over $240,000.

“Our team was excited to be able to bring Rock City’s Enchanted Garden of Lights to our guests in 2020,” says Susan Harris, See Rock City president and CEO. “Safety was a priority for us, and it has been gratifying to learn how to share our experience in a safe way. By being able to host the event, we have also been able to continue our longstanding partnership with the Ronald McDonald House. It was an encouraging and hopeful end to a challenging year.”

Source: See Rock City

The hunt is on for Chattanooga’s electric vehicle charging stations

EPB, CARTA and the Tennessee Valley Authority have launched the #ChargingChattanooga campaign, which turns City’s CARTA electric vehicle charging network into a scavenger hunt to win prizes.

Participants can join the hunt by finding one or more of #ChargingChattanooga’s 14 charging locations and snapping a photo.

To enter the sweeps, share your photos on Instagram and tag @TEVA using the hashtags #ChargingChattanooga and #sweeps.

“We want to engage the community in learning more about electric vehicles and charging stations so more people can become familiar with how easy it is to drive an EV,” says Ray Knotts, TVA senior manager of Energy Services & Programs. “Your photo will help promote EV awareness and adoption in Chattanooga.”

“Thanks to a wide range of partners, Chattanooga already has an extensive network of electric vehicle charging stations,” says Bill Copeland of EPB’s Strategic Research group. “Through this partnership with TVA and CARTA, we’re working to make our community more aware of how many charging options are available for those who drive EVs in our community.”
Austin Hatcher takes on ‘Keiki Cobra’ automotive project

The Austin Hatcher Foundation’s next automotive project is the Keiki Cobra Factory Five MK4 Roadster. The assembly is part of the foundation’s STEM-based industrial arts education and therapy programming at its new Education Advancement Center on South Holtzclaw Avenue.

A grant from the Kawasaki Family Foundation is funding the project. Proceeds from the sale of the finished project will help families deal with the effects of pediatric cancer.

“Chemotherapy causes degeneration of cognitive and dexterity abilities,” says Rose Kawasaki, Austin Hatcher board member. “Our industrial arts program is designed to help rebuild those abilities while engaging the whole family in a fun and educational project.”

Austin Hatcher named the vehicle the Keiki Cobra to highlight the mission behind the patient build. “Keiki” is the Hawaiian word for “child” and exemplifies the patients that will be working on the build.

The foundation’s pediatric patients and their families began work on the project on March 13. Once the vehicle is assembled and ready for sale, it will be taken to auction in spring 2022 to raise funds that allow the foundation to continue offering services at no cost to families.

“The Keiki Cobra is an exciting opportunity for our patients and families,” says Austin Hatcher Foundation President Amy Jo Osborn. “It’s unique and personal to our mission to erase the effects of childhood cancer.”

Individuals of all ages affected by childhood cancer can register to participate in the group builds or schedule individual or family build dates by contacting family service coordinator Lauren Kelly at lauren@hatcherfoundation.org.

Source: Austin Hatcher Foundation

Bellhop lands in Forbes’ top 25 startup employers

Forbes has recognized Chattanooga-based moving company Bellhop as No. 24 on its yearly list of America’s 500 best startup employers.


Martin, an instructional coach at East Side Elementary, is one of 46 public school educators in the county to receive the award. She is a member of the Hamilton County Education Association and serves as a HCEA board member for District 4.

Martin launched My Voice, a student activism program, through her Teacherpreneur experience with the Public Education Foundation.

Veterinarian Tai Federico of Riverview Animal Hospital in Chattanooga has been elected president of the Tennessee Veterinary Medical Association for 2021 and 2022. Since 1909, the Tennessee Veterinary Medical Association has been committed to advancing the science of veterinary medicine.

More than 1,600 members work to ensure that laws and regulations promote the health and well-being of all animals and protect public health and human welfare.

Newsmakers

Hamilton teacher receives national excellence award

The National Education Association Foundation recently awarded Hamilton County Schools teacher Erika Martin the California Casualty Award for Teaching Excellence.

Winners are selected based on their dedication to the profession, community engagement, professional development, attention to diversity and advocacy for fellow educators. Martin, an instructional coach at East Side Elementary, is one of 46 public school educators in the county to receive the award. Martin is in her ninth year as an educator in Hamilton County Schools. She has served students at East Side Elementary, Orchard Knob Elementary, Calvin Donaldson Elementary and East Brainerd Elementary.

She is a member of the Hamilton County Education Association and serves as a HCEA board member for District 4.

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Chattanooga vet to lead state organization

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Photograph provided

A grant from the Kawasaki Family Foundation is funding Austin Hatcher’s Keiki Cobra Factory Five MK4 Roadster project. Proceeds from the sale will help families deal with the effects of pediatric cancer.

Source: Austin Hatcher Foundation

Photograph provided

Chattanooga-based moving company Bellhop landed at No. 24 on Forbes’ annual list of America’s 500 best startup employers.

Source: Bellhop

Company Overview

Bellhop is a premier full-service moving company, providing local and long-distance residential and commercial moving services.

Quality and Service

Bellhop is committed to providing exceptional customer service and ensuring a smooth moving experience for their clients.

Reliability

Bellhop maintains a high level of reliability, offering a wide range of services that cater to the specific needs of their clients.

Customer Satisfaction

Bellhop prioritizes customer satisfaction, ensuring a positive experience from the initial consultation to the final delivery.

Bellhop’s mission is to revolutionize the moving industry, offering efficient, reliable, and personalized services.

Contact Information

For inquiries or to schedule a service, visit bellhopmovers.com or call 1-800-BELLHOP.

Source: Bellhop
Financial Focus
Stan Russell
Stan.Russell@edwardjones.com

Time for some financial spring cleaning

In just a few days, we will experience the vernal equinox – one of the two times in the year when the sun is exactly above the equator. Apart from this astronomical anomaly, though, the equinox is mostly known as the beginning of spring – a fresh beginning and the time to spruce things up.

This year, as you tidy up your home and surroundings, why not also consider some financial spring cleaning?

Here are a few ideas for getting your financial house in order:

• "De-clutter" your portfolio. Over the years, many of us tend to accumulate investments that are essentially similar. If you might own several investments that are essentially similar.

• Protect yourself from hidden dangers. If you poke around your garage, shed or other storage area, you may well find some objects – gardening tools, paint thinners and engine fluids, leaning ladders and so on – that could be dangerous, either because they aren’t stored properly or they’re hard to see and can cause trips and falls.

• Own your investments purposefully. You own certain things for certain reasons – a broom to sweep the floors, a microwave to heat the food and so on. As an investor, you should be following a goal-based strategy that includes the matching of certain investments with certain objectives. For example, you might own stocks or mutual funds to eventually provide the capital appreciation potential you’ll need to retire comfortably.

But you might also own other vehicles, such as bonds or other fixed-income investments, to provide you with a source of regular income.

• "Dust off" your investment strategy. Over a long winter, your windows can get dirty and grimy, so, when spring arrives, you may want to get out the glass cleaner – and when you’re done, you’ll be able to see out more clearly. Over time, your investment strategy may get somewhat “dusty,” too, especially if you’ve experienced significant changes in your life, such as a new job, a new child or even a new plan.

By periodically reviewing your investment strategy, you’ll be able to clarify your vision for the future.

• Protect yourself from hidden dangers. If you poke around your garage, shed or other storage area, you may well find some objects – gardening tools, paint thinners and engine fluids, leaning ladders and so on – that could be dangerous, either because they aren’t stored properly or they’re hard to see and can cause trips and falls.

As part of your spring cleaning, you’d want to get these objects out of harm’s way to safeguard yourself and your family. But when you think of your financial situation, are you also exposing yourself and your loved ones to risk? If something were to happen to you, could your family members stay in their home? Could your children still go to college?

To help keep their lifestyle intact if you weren’t around, you should need adequate life insurance. And to avoid burdening your grown children with potentially huge expenses should you ever need some type of long-term care, such as an extended nursing home stay, you may want to talk to a financial adviser about protection strategies.

By taking some spring cleaning measures, you can brighten your living space for the seasons ahead. And by applying some of the same principles to your financial environment, you can help improve the prospects for meeting your important goals.

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor (member SIPC). Contact Stan at Stan.Russell@edwardjones.com.

Don’t forget the lawn

Start early to get your house retirement-ready

Many people want to remain in their homes after they retire rather than move to a senior living facility or community. Unfortunately, most homes aren’t set up to help us age safely and affordably.

If your goal is to “age in place,” some advance preparation could help make that possible – or point to better alternatives.

“Somewhere in your 50s, hopefully, you’re starting to think seriously about are you going to be able to stay in the house you’re in? Or are you going to need to make changes?” says DeDe Jones, a certified financial planner in Denver.

What needs to change?

Start by thinking about how you would live in your home if you had less mobility, less energy and potentially less money.

Unexpected expenses for major home repairs or upgrades were the most commonly reported financial shocks experienced by retirees, a 2015 study by the Society of Actuaries reports. Those big-ticket costs can be devastating on a fixed income.

The society recommends a home inspection before retirement so you can identify and budget for those costs. But you also could schedule some of the expensive stuff – replacing a roof, for instance, or upgrading the heat and air conditioning system – while you’re still working.

Likewise, investments in energy efficiency could help you avoid big bills when you’re less able to afford them. Adding insulation,_installed smart thermostat and choosing energy-efficient appliances can help. In summertime, solar panels can dramatically reduce your energy costs.

Consider upkeep, as well. You might want to replace a labor-intensive lawn and planting beds with lower-maintenance landscaping. You could swap out siding that needs to be painted every few years with a more durable option, such as vinyl, fiber cement or modified wood. Decluttering can make your place easier to navigate and to clean.

Build your equity

You might still face big bills or have trouble making ends meet in retirement. In that case, your home’s value could be helpful. You could access your home’s value by selling it, using a reverse mortgage or getting a home equity line of credit.

But you can’t tap equity you don’t have. In 2016, 46% of homeowners aged 60 or older still had mortgage debt, according to Harvard University’s Joint Center for Housing Studies. The median balance owed was $77,000.

A mortgage in retirement isn’t ideal for many people, financial planners say. Few people get much if any tax benefit from their mortgages, and having to make the payments can cause people to deplete their retirement savings more rapidly.

Planners say you shouldn’t prioritize paying off your mortgage over saving for retirement and for emergencies. And you probably shouldn’t take money from retirement funds to pay off a mortgage.

But once you’re on track with your savings goals, you could make extra principal payments to pay down the loan more rapidly. You also can avoid having a mortgage in retirement by opting for shorter loans when you’re young. If you’re 50, for example, you might choose a 15-year loan over one that lasts 30 years.

Assess accessibility

Consider incorporating accessibility features into any planned renovations. Grab bars in bathrooms, lever-style handles on doors and faucets, and rocker-style light switches (preferably accessible from a wheelchair) are relatively low-cost upgrades, for example. Costlier changes include widening doorways and hallways, adding a curbless shower, installing non-slip flooring and creating a zero-step entry.

Ideally, your home would have just one level, but a home with stairs can work if it has a bedroom and full bath on the entry level. If that’s your situation, you could focus your renovations on making those spaces accessible rather than trying to remake your whole house.

Sometimes there’s simply too much that needs to be done or your home has features you can’t affordably modify. Even if you think you can manage a bunch of stairs or a home that’s far from your neighbors, your living situation could worry your loved ones, Jones notes.

“Moving might give you the chance to live closer to your support system,” she says. “Makes it easier on them, makes it easier on you.”

Certified financial planner Melissa Brennan of Plano, Texas, says she and her husband are at least a decade away from retirement and still have two teenagers at home. But they recently traded a two-story, four-bedroom, four-bath home on an oversized lot for a smaller, one-story house with tiled floors and a wheelchair-accessible bathroom.

Brennan said they were mindful of the problems their parents had navigating their houses as they aged, and the bigger house was already seeming like more of a burden than a blessing.

“We don’t want to spend the rest of our lives maintaining this ginormous house that we don’t need,” Brennan says.

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

She says Love’s Arm does not liberate the women it serves but offers them hope and healing.

“We’re not rescue workers,” Nikkel insists. “We meet people where they are, express love and grace and equip them with things they might need to stay healthy, but we don’t snatch them off the streets. They can call the number on the help line card when they’re ready.”

Nikkel says she spends as much time on the avenues and boulevards of Chattanooga as she does in her office in Metropolitan Ministries’ Impact Hub. She and her small band of volunteers conduct up to 50 outreachs a year in East Ridge, Bonnie Oaks and downtown, nurturing relationships and offering prayers and supplies to more than 250 women.

“Our outreach allows survivors to have a connection with people who don’t want to hurt them,” Nikkel explains. “In some cases, it’s the only healthy connection the woman has.”

Nikkel says there’s no side street, strip club or motel where Love’s Arm is unwilling to go. Although she and her volunteers have seen many local women, she believes that the problem is ongoing and efforts need to continue.

“We’re welcome there because we don’t beat people over the head with the Bible or preach fire and brimstone,” she points out. “We’re simply a source of safe, relational engagement. They call us the church ladies.”

Love’s Arm has also ministered to the women prisoners in Silverdale Detention Center, where Nikkel taught Bible classes before the pandemic.

These efforts are making inroads into shattered lives, says Lt. Daniel Jones of the Chattanooga Police Department. Currently in charge of special operations, Jones was formerly zone commander of Baker South, which consists of Ridgedale, Highland Park and East Lake – areas where he says there’s never been enough prostitution to keep the department busy.

“Prostitution is a symptom of another problem, so we think, ‘How do we fix this?’” Jones says. “That’s one of the things Mimi does. She meets the ladies where they are and tends to their immediate needs. In doing that, she builds relationships and trust. When the women see her, they know she cares about them.”

Jones notes that while prostitution tends to breed low self-worth and shame, Love’s Arm helps women understand their true value and provides a way for them to change their circumstances.

“The name of Mimi’s organization is perfect; it’s about loving people, no matter where they are.”

When a woman finally calls the number on the help line card, Love’s Arm opens the door to Rahab’s Rest, a six-bed safe house that offers female survivors of sex trafficking and prostitution an environment in which

Love’s Arm distributes these COVID-friendly care bags to women engaged in prostitution and victims of sex trafficking in Chattanooga, to heal and grow.

Nikkel named the home after the Rahab of the Bible, a prostitute who, the Book of Joshua states, helped the Israelites capture Jericho by hiding two men sent to scout the city before the attack.

Women living in Rahab’s Rest venture into the community to receive treatment from other agencies, such as CADAS, which provides addiction recovery services, and Hamilton County Mental Health Court, which offers sexual trauma counseling.

“Th is allows Rahab’s Rest to simply serve as the residents’ home. ‘We don’t do a lot of service provision in the house,’” Nikkel says. “Instead, we partner with other agencies in the community.”

When Rahab’s Rest is full, Love’s Arm plugs into a broader network of partners through Thistle Farms, a Nashville-based nonprofit that helps women survivors recover from trafficking, prostitution and addiction.

Through this canopy of care, Love’s Arm can access dozens of organizations that offer similar services, including transportation and beds.

“The primary breakdown are transportation and housing,” Nikkel says. “If you don’t have a safe place to live and a way to get there, then you’re stuck where you are.”

Another challenge for Love’s Arm is public awareness, which Nikkel says is lacking locally. “We often see only what we want to see, so many people say, ‘That doesn’t happen in Chattanooga.’”

But it does, the Tennessee Bureau of Investigation confirms.

Although the TBI has not published a report on the scope of human trafficking in the state since 2013 (titled “Th e Geography of Trafficking in Tennessee,” the report drew from research conducted in 2010), the agency has been tracking calls to the state’s trafficking hotline.

TBI communications director Josh Devine says the hotline received 161 East Tennessee referral calls in 2020 – an increase from 80 in 2018.

Contrary to Nikkel’s assessment of public awareness, Devine attributes the increase in calls to a broader understanding of sex trafficking and what to do when one sees it as opposed to an increase in the prevalence of the crime. Still, he says it indicates a significant level of activity.

A December undercover operation in Chattanooga suggested the same. During a two-day period beginning Dec. 9, agents with the TBI’s Human Trafficking Unit and Task Force, Homeland Security Investigations and the Chattanooga Police Department arrested 14 men accused of seeking sex from minors.

“It’s a business, which means it’s about supply and demand,” Nikkel laments. “And as long as there’s demand, there will be a supply.”

Nikkel and her Toyota are now in East Brainerd, which she describes as a stable, upper-middle class community. Regardless, its motel district is one of the busiest areas for sex trafficking in Chattanooga, she asserts.

Some local residents might choose to avert their eyes, Nikkel says, but it’s still there.

“We need to be informed so we can meet people where they are and offer them hope. Part of that is understanding the immense gravity of this situation in our community.”

Love’s Arm was birthed from Love Your Neighbor, a Bible class Nikkel taught at Silverdale in 2004. From there, Nikkel launched an aftercare program for women and then started ministering in the streets of Chattanooga in 2005.

Although vitalized with a sense of purpose, Nikkel says she lacked empathy. Rivers of compassion for the women she served flowed through her, but those waters were unable to reach the deepest parts of her being.

Those places were crushed when Nikkel was a child and then spent decades buried under the rubble of her coping mechanisms. Unearthing them and allowing light to invade the darkest crevasses required nothing less than a sledgehammer blow to her core.

The first strike came as Nikkel capped the face of a drug-addicted prostitute in her hands and saw herself reflected in the woman’s eyes.

Abused as a child

By her father’s account, Nikkel grew up happy in Birmingham. Although her parents divorced when she was 4, her
father has told her she was a portrait of pain and rarely stirred up more than a scrap of trouble.

That changed when Nikkel was 9. Suddenly, she went from peaceful adolescent to “blowing in the back door, blowing out the front door and wreaking absolute destruction between the two,” Nikkel says. “If you see that kind of shift in a child, it usually means something had happened to them.”

Actually, something horrendous had happened to Nikkel. She’d been raped. She says her perpetrator was her best friend’s 14-year-old brother, who pinned her in bushes one day and forcefully took her virginity.

The abuse didn’t end there, Nikkel says. After raping her, he began taking instant photographs of her and distributing them to his male friends. He also had her stand in front of his friends and strip in order to advertise her, he says. Then, when they were ready to lose their virginity, he would arrange a date with her.

“A child’s brain can’t comprehend those things, so I had a lot of pain I didn’t understand. The best way to make it go away was to numb it, so I pursued drugs and alcohol.”

By 18, Nikkel says she was dating women because she was tired of being a receptacle. “Our worth as human beings is degraded in these situations, and we feel more like objects that are bought and sold, or used and thrown away,” she says. “Our sexual identity is a big part of who we are, and when it’s mistreated, the person we become is centered on that damage.”

Nikkel felt drawn to Christian ministry, and then walked with her for a season. Nikkel’s spiritual awakening to her work with the women engaged in prostitution and victims of sex trafficking in Chattanooga, including the woman pictured outside in this photo.

“Our biggest challenge is tearing down the wall that says, ‘These women choose this.’” Nikkel asserts. “People need to understand that everyone who does this is a victim. It was chosen for me, but I blamed myself and that blame for decades. That’s what victims do.”

Nikkel launched Love Your Neighbor after moving to Chattanooga and then within a year transitioned the ministry to Love’s Arm. But as she drove through the streets of the city, offering hot chocolate in the winter and bottled water in the summer, she was still clinging to her childhood trauma.

“Our biggest challenge is tearing down the wall that says, ‘These women choose this.’” Nikkel asserts. “People need to understand that everyone who does this is a victim. It was chosen for me, but I blamed myself and then carried that blame for decades. That’s what victims do.”

Nikkel says these partnerships demonstrate the healing power that’s unleashed when a community works in unity to elevate its most vulnerable citizens. “Joining forces with CADAS, Mental Health Court and other service providers in Chattanooga wraps the women we serve within a community that believes they can recover and build a life worth living.” Nikkel says. “We’re in this work together.”

As a non-profit, Love’s Arm wouldn’t exist without the support of the public, Nikkel says. While the organization makes good use of its volunteers, who logged over 5,500 hours in 2019, and fully owns Rahab’s Rest, the pandemic has shuttered its usual fundraising efforts.

To support its programs and four paid staff, Nikkel is focusing on raising an additional $3,000 a month in donor support. While she’s invested in every administrative task and is grateful for the fruit it produces, she says the streets, where victims like Penny watch for her Toyota and long for a moment of warm compassion in the cold drizzle, never stop pulling at her.

“I know hundreds of amazing human beings, work of this world. When I meet them, neither of us were in a good place. But they pursued healing. They fell down and skimmed their knees, but they didn’t give up.

“If that was just one person, everything I went through and everything I now would be worth it. Thank God I’m in a place where I can share my own experiences in a healthy, empowering way. It’s taken years to get here, and it’s going to take them years to get there.”
Robinson named Keller Williams’ top luxury agent, No. 1 in Tennessee

Jay Robinson and the Robinson Team were awarded top accolades at Keller Williams’ recent annual meeting, held in Miami. The company named Robinson No. 1 luxury agent in sales of more than $800,000 across the company with $63,460,000 in 2020. Robinson was also named the No. agent 1 in Tennessee.

In addition, the team had $146,104,316 in sales last year, making it No. 2 across the Southeast.

Robinson has racked up over $1.2 billion in sales over his three-decade career.

“In real estate, there are generally buyers’ or sellers’ markets; however, that’s not the case today, when we’re seeing both,” Robinson says. “Our reputation has been built on knowledge of the markets, experience and getting the best price for our buyers and sellers.”

Robinson’s team of a dozen real estate professionals works throughout the Chattanooga market and into northwest Georgia and northern Alabama.

Robinson Team is now working with third and fourth generations of clients. Robinson says many of these clients come from transactions with difficult challenges.

“We’re problem-solvers. It’s at the heart of everything we do. Because of the experience of our team, situations like this is where we do our best work.”

Robinson noted that the current market provides additional challenges.

“Last year at this time, there were over 2,000 properties on the market in Hamilton County. Today, there are less than 500. This means representatives for buyers and sellers have to be at the top of their game to get the best outcome for their clients.”

While we’re honored by the accolades we received at the recent conference, we’re also energized to do even more for those we represent in 2021. This year will be interesting, and we’re positioned to meet client needs on either end of a transaction.”

Source: The Robinson Team

Close earns NAR’s At Home With Diversity certification

Close challenges every Realtor to complete the same training by the end of April, which is Fair Housing Month.

“I’m hearing stories from across the county that tell me we still have a long way to go with fair housing, but the NAR continues to make strides, offering more and more training for its members and introducing legislation at the local, state and national levels to ensure fair housing for all,” Close adds.

“Since the passing of the Fair Housing Act in 1968, the NAR has been a driving force for change, and will continue to be.”

For more information on the At Home with Diversity certification, visit www.nar.realtor/ahwd. Close can be reached at 423 886-2601.

Source: Travis Close Homes
Seems like odd timing, but get fireplace checked

Let’s take it from the top: Your spring home to-do list

Warmer weather is here, which means it’s time to tackle your home maintenance to-do list. Here are some items to cross off your list this spring:

Start from the top—literally

1. Exterior
   - Check grill hoses and clean the grill, and check the propane in your grills and reseal it.
   - Check caulking and weather stripping and clean up any ash and grease residue.
   - Check your deck for splintered or loose boards and repair.
   - Powerwash your patios and decks, and if you have a wood deck that’s faded or worn, clean, stain and seal it.
   - Check outdoor entertaining areas, water spots around eaves and cleaning any missing? Is there vegetation growing in the joints between bricks or stones. Are leaves and debris and get any damaged or loose shingles on your roof repaired.
   - Check your gutters of leaves and debris and get any damaged or loose shingles on your roof repaired.
   - If you have a masonry chimney, check the joints between bricks or stones. Are any missing? Is there vegetation growing out of them? These are signs of water infiltration. Also, look for efflorescence, a white deposit that indicates your masonry joints are absorbing water.
2. Outdoor entertaining
   - Check your deck for splintered or loose boards and repair.
   - Check the propane in your grills and reseal it.
3. Exteriors
   - Check outdoor entertaining areas, water spots around eaves and cleaning any missing? Is there vegetation growing in the joints between bricks or stones. Are leaves and debris and get any damaged or loose shingles on your roof repaired.
   - Check your gutters of leaves and debris and get any damaged or loose shingles on your roof repaired.
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Outdoor entertaining

4. Check grill hoses and clean the grill, and check the propane in your grills and reseal it.
5. Check caulking and weather stripping and clean up any ash and grease residue.

6. Exterior
   - Check your exterior walls for damaged areas, water spots around eaves and gutters. Wash them and windows inside and out.
   - Check caulking and weather stripping around your windows and replace as needed. This will keep cool air from inside from escaping outside during hot summer months.
   - Change the batteries in your smoke alarms and carbon monoxide detectors and change your HVAC filter. Check HVAC hose connections for leaks and make sure the drain pans are draining freely.

To prevent carbon monoxide poisoning, change the batteries in your smoke alarms and carbon monoxide detectors and change your HVAC filter. Check HVAC hose connections for leaks and make sure the drain pans are draining freely.

Fireplaces

7. Fireplaces
   - HBAGC member John Fine of Fine’s Hearth and Patio has some excellent tips for fireplace owners.
   - We suggest turning off the pilot light to lower gas consumption and reduce the need for a service call to clean the pilot.
   - “When a pilot is burning, it’s constantly drawing in room air and accumulating household dust, and if you leave the pilot light lit year-round, you’re adding unwanted heat to the home.”
   - “We also suggest removing batteries from the remote control and receiver to prevent corrosion over time.”

   - For woodburning fireplaces, we suggest closing the damper to prevent the conditioned air in the home from escaping up the chimney. We also suggest removing all the unburned wood and ashes from the fireplace and having the chimney cleaned or inspected at the end of the burn season.
   - “Spring is also a great time to have your fireplace serviced so it will be ready for when old man winter comes back again.”

8. Change the batteries in your smoke alarms and carbon monoxide detectors and change your HVAC filter. Check HVAC hose connections for leaks and make sure the drain pans are draining freely.

For a list of qualified professionals to help with your spring maintenance, visit our membership directory at www.HBAGC.net.
Are financial incentives needed?

Survey: Vaccinations should be required for coworkers

Many of us are champing at the bit for the COVID vaccine. It feels like a ticket to freedom.

Glassdoor.com recently conducted a survey to understand where employees stand on the issue of the vaccine and returning to the workplace. Their results are quite interesting, and I wonder if you agree with their findings.

Glassdoor is a website in which employees can leave reviews of their employers. Interestingly, Glassdoor found that over 58,000 reviews mention COVID-19 or the vaccine. This is definitely a big topic.

First and foremost, 7 in 10 people surveyed said employees should be required to get a COVID-19 vaccine in order to return to the office. This makes sense. We’ve been isolating for a year. Getting the vaccine is an important next step in returning.

Of those surveyed, 76% also said they intend to get a COVID-19 vaccine when it becomes available to them. This is good news, considering how dependent reopening is on the vaccine. The part that truly surprised me about the survey is this: 69% of people surveyed by Glassdoor agreed that employers should offer financial incentives for employees to take a COVID-19 vaccine. Don’t get me wrong, I’m all for financial incentives at work. But, this seems a little out of the ordinary. We can’t wait to get back into the world. We want everyone at work to be vaccinated. We plan to be vaccinated. Yet, we want to be compensated to receive a COVID vaccine? I don’t mean to be the negative person here, but it seems we should do it because it’s the right thing to do. No compensation should be necessary. And, aren’t we just happy to have a job at this point?

Also of note in this survey is remote work. Many employees like working from home and would like to keep it up, regardless of what’s happening with the pandemic. Of those surveyed, nearly 9 in 10 (86%) said they would prefer to continue working from home at least part of the time after offices reopen. This comes as no surprise as companies have had a year to test drive working from home.

In fact, 17% of those surveyed said they would consider quitting their job if they were required to return to the office five days a week, regardless of vaccinations. This is an interesting point. It’s one thing to quit a job completely. It’s a completely different thing to find another job to replace your current job.

The job market has shifted in the last year. Employers will have to think hard about what the future of work looks like. It’s time to start again.

But this time, we know what’s possible with remote work. So, it’s time to decide what we want work to look like in a post COVID, post vaccinated world.

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

Checks every box

What? No official state instrument? It has to be the banjo

Tennessee lawmakers, for all their zeal to create official state whatever, have somehow neglected an obvious category: A state musical instrument.

Shame on them.

“Country, bluegrass, blues, Southern gospel and rock ’n’ roll all trace their roots directly to the Volunteer State,” the Tennessee Historical Society states.

Moves are afoot this session to select a 10th state song and a fourth state poem, along with yet more (misguided) efforts to make the Bible the official state book and ladder the state tool. But nada for a state instrument.

With the help of one of my musical heroes, I propose a remedy for this glaring oversight.

Granted, not many states have seen fit to designate official instruments. But some have designated two. Hawaii, for instance, selected both the ukulele, as a modern example, and the pahu, a type of Polynesian drum, as traditional. Kentucky chose the Appalachian dulcimer and the “Mighty Wurlitzer” pipe organ. Dulcimer, OK, I get it. But pipe organ?

Official has both the fiddle, for music, and drum, for percussion. The fiddle is also the choice for South Dakota, Missouri and Arkansas, which makes it the front-runner. It is perhaps telling that no state has selected the violin.

Two states, Texas and New Mexico, picked guitars. Louisiana selected the diatonic accordion, commonly known as the “Cajun” accordion. As a zydeco fan, I applaud this.

And I would normally, at this point, suggest some fitting possibilities for Tennessee lawmakers to consider. The catch is that I have zero talent with musical instruments. My wife reckons me as a more than fair whistler, but I don’t think pucked lips qualify.

And so I turned to an expert for advice, musical hero Bill Steber.

Full disclosure: Bill is also quite a noted photographer. Years ago, as Tennessee staffers, he and I chronicled the scenic wonders of the Natchez Trace and the musical attractions of Branson, Missouri, among other collaborations. But our more recent relationship has been as performer (him) and audience (me).

I asked him to describe his musical style.

“Acoustically with the Jake Leg Stompers, I play Chicken-fried, pre-war, hokum-billy jug band music, which is to say, anything we want to so long as it was recorded before WWII,” he responded via email.

Photograph provided

Larry Jaredsky, Owner

Contact us Today! 865.217.7774
GetAFreeInspection.com

PEGG ROGERS >> PAGE 15
NON RESIDENTS

THE DAILY HERALD IS PLEASED TO OFFER A $250 DISCOUNT TO NON RESIDENTS OF THE STATE OF TENNESSEE UNDER 50 YEARS OF AGE. YOUR MORTGAGE BILL IS NOT A DISCOUNTABLE ITEM. THIS OFFER IS GOOD FOR THE PRECEDING 5 ISSUES ONLY. THE DAILY HERALD IS NOT RESPONSIBLE FOR MAIL LOST DURING THE MAILING PROCESS.

EASTERN TIMES OF THE STATE OF PENNSYLVANIA

WILLIAM H. DAY

HAMILTON COUNTY, TENNESSEE

NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated August 29, 2003, and the Deed of Trust of February 26, 2021, on or about 12:00 PM, at the Hamilton County Courthouse, Chattanooga, Tennessee, and described to said Trustee for Mortgage Pass-Through Certificates, Series 2005-4,

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon notice at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated August 29, 2003, and the Deed of Trust of

IT IS ORDERED that publication be made for the second time in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless JESUS MIGUEL ARRAIZ AGUAR answers and makes defense thereto, such person shall be deemed to have waived service of the complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, and the case will be set for hearing ex parte without service of process.

This 8th day of February 2021.

LARRY L. HENRY
Circuit Court Clerk

CYNTHIA CARRANZA

JESUS MIGUEL ARRAIZ AGUAR
It is appearing from allegations in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon JESUS MIGUEL ARRAIZ AGUAR. IT IS ORDERED that publication be made for the second time in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless JESUS MIGUEL ARRAIZ AGUAR answers and makes defense thereto, such person shall be deemed to have waived service of the complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, and the case will be set for hearing ex parte without service of process.

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Public Notice

The following vehicle a 1980 Chev, Vin#: 3R81W830598 is located at 1407 S Moore Rd., Chattanooga, TN 37424. It is in the possession of Larry Garner, who is requesting title to said vehicle. All parties holding any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 10 business days of this act.

Mar. 19, 2021

Mark D. Wheeler, D.C.
Deputy Clerk

Herald, a newspaper published in Hamilton County, Tennessee, is a public official publication that requires that all notices, orders, and decrees relating to matters within the jurisdiction of the county be published in the Hamilton County Herald. This ensures that all residents of the county are informed of important legal matters. The Herald is published weekly and covers a wide range of topics, including court notices, public notices, and other important announcements. The use of the Herald as a public official publication is a long-standing tradition in Tennessee, dating back to the early days of the state's history. The publication of notices in the Herald is mandated by law and is an essential part of the legal process in Tennessee.
For the last year in particular, you’ve been doing your best. You’ve been holding things together, taking care of customers and clients as much as possible, cheering on your team, keeping the bills paid and waiting for things to improve. There’s really only so much you can do during a pandemic, but you can read and take a look at these three great business books.

First, if part of your life in the past year involved dealing with littles, “Power Moms” by Joann S. Lublin is a book you should have. At some point in the last year, you might have wondered how other women manage to spread household chores around and how to push back against any holding-it-together complaints you may get. While all this might seem like common-sense stuff, “Power Moms” is different. There are interviews with experienced women here, plus, you’ll find nuggets that are new and reminders that you can do this.

How many times a day in the past year have you had to re-think something you figured was settled? Or maybe you even had to re-re-think, ugh. In “Think Again” by Adam Grant, you’ll see that having second (or third or fourth) thoughts aren’t such a bad thing. The trick, as it turns out, is to know how to be a critical thinker and be willing to unlearn that which no longer serves you. In this incredible book, you’ll see how being wrong can be a “joy” because it gives you a chance to learn and consider, and doing an “update” on your tenets is much easier than you might think. Best of all: taking Grant’s title to heart is a talent you can teach others to do.

And finally, if you spent any time during the pandemic cruising the internet, you might’ve landed on Amazon a time or two and wondered how that business has become such a... well, an amazon. You need to read “Working Backwards: Insights, Stories, and Secrets from Inside Amazon” by Colin Bryar and Bill Carr. That title says it all, but what it doesn’t say is that Bryant and Carr both worked at Amazon, so this book has a more authentic flair than perhaps others like it. Here, you’ll see how the company hires; how it creates and leads teams from within; how it changes direction and looks forward; and how its innovators created and run the programs we’ve all become accustomed to enjoying. There are tips here, if you look for them, but really—this is more of a fascinating look inside a behemoth and how it operates.

Find these three great business books and learn how others maintain control, use their brains and become powerhouses. Grab these books and make your best even better.

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

Includes ‘Inside Amazon’

3 good books to help get back into office mode

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Super Crossword puzzle solution for this week:

JUMBLE OF TREES

Super crossword

KING FEATURES

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Save money by conquering your phone call fears

By Laura McMullen

"Electrically with the Hoodoo Men," his other musical group, "I play Mississippi to Memphis. Lectarified Bacon Grease Corn Liquor Bunt Shaking Gonna Boogie Till 'The Police Come Pork Chop Samich & a Side Of Hog Maws with Hot Sauce Juice Joint Blues," he wrote.

Bill actually wrote everything starting with "Mississippi" as one word. He is not bound by conventional rules. As to instruments, he lays claim to playing with "a modicum of proficiency" the harmonica, guitar, ukulele, saw, Diddley bow and kazoo. Others, "to a more limited degree of proficiency," include mandolin, tenor banjo, dulcimer, jug, autoharp and nose whistle.

I thought maybe he’d made up Diddley bow and nose whistle. He didn’t. He also allowed and, often, time.

This technique can work on the individual level, too. If you’re willing to chat on the phone, you can save money and, often, time.

How a call can help

Is the idea of talking to a real-life stranger on the phone about as appealing as waiting at the DMV or getting blood drawn? Join the club. In 2019, gadget trade-in website BankMyCell conducted an online survey of more than 1,200 millennials in the U.S. When asked if they sometimes feel they need to summon the courage to make a phone call, 81% of respondents said yes.

But if you can push yourself to pick up the phone, a call to customer service is often the best way to request a favor that will save you money. You can ask to have a bill lowered or deferred; a credit limit raised; an interest rate lowered; a fee waived; a service or booking canceled without penalty or just about anything else. All it costs to ask is time and potential phone-call awkwardness. And the worst thing that can happen is the stranger on the other line says no. (But read on, and you’ll probably get them to negotiate.)

Phone calls are also the way to go to resolve errors, such as unwarranted late-payment fees or duplicate charges on a bill. Ira Rheingold, executive director at the National Association of Consumer Advocates, recommends regularly scrutinizing your bills for mistakes.

"Do not expect the company you’re dealing with to always be accurate," he says. "When things don’t look right, they’re probably not right, and you should follow up on it." Even if you’re not necessarily trying to save money, jumping on the phone may help you understand a nuanced money topic more quickly (and maybe more accurately) than spiraling down an online search hole.

Call your insurance agent if you don’t understand how your policy works or if a certain something is covered, for example. Call your credit card issuer to learn why you were rejected for a new card. Or call your health care provider’s billing office to identify head-scratcher charges. (Just in case you don’t know what “INJ MED IV/PUSH EAADD SEQ SUBST” means off the top of your head.

Preparing for the call

Before picking up the phone, get clear on the outcome you want. Says Stephanie Richman, certified financial planner and regional director of Northern California/East Bay at EP Wealth Advisors. Knowing this goal and clearly communicating it will help make for an efficient and effective conversation.

Also, consider the motivations and interests of the company you’re calling, she says. That will help you anticipate their questions, answer them and ultimately encourage the other person to help you. So, in practice, that may mean asking to defer this month’s water bill and explaining how you’ll be able to catch up on payments by your next due date.

Ahead of your call, gather relevant paperwork, such as a copy of the bill you’re asking about or your insurance card. And pull up your history with this company. Let the customer service rep know if you’ve been a loyal customer for a long time or if you’ve gone years without a late charge. The company will likely be motivated to keep a customer like you around.

Finally, “be prepared to have patience,” Rheingold says. This call may take a while and, yes, become tedious or frustrating. Set aside some distraction-free time when you’re feeling good, not when you’re irritable or hungry.

Make the most of call

OK, you can articulate exactly what you want and have armed yourself with information (and maybe snacks). Time to dial. Be kind to whoever picks up as you clearly state your request. When McAllife, the business owner, made his calls, he said he was simply honest with the service providers about what he needed.

“It was more about working together than trying to strong-arm them,” he says. If the person on the other end denies your request, or if it seems they’re sticking to a script, Rheingold recommends asking to speak to their supervisor. That person is probably in a better position to help.

“There’s nothing wrong with working your way up the food chain,” he says. As you climb said chain, remember your manners. “You can ask for a supervisor in a nice way,” Richman says. “Assertive does not mean aggressive.”

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How to sell a car safely during a pandemic

By Ronald Montoya | Edmunds

Selling a car privately has long been a way for people to potentially get more money for their vehicle compared to trading it in to a dealership. But it’s always been a laborious process. You need to photograph your car from all angles, create ads, take calls and texts from strangers and then meet them so they can test-drive your car and complete the deal.

Add potential exposure to COVID-19 during in-person interactions, and suddenly selling your vehicle this way can be downright unappealing.

So what are your options? Edmunds’ experts have highlighted three ways to more comfortably sell your vehicle amid the pandemic. Note that none of these options get rid of human interaction, but they are more of a known quantity and you’d deal with fewer people overall.

Trade it in
This option will be most useful for people who already planned on buying a new car.

By now, most franchise dealerships have been trained on how to handle customers during COVID-19. You’ll want to start by reaching out to the dealership that you’re interested in purchasing from. Call ahead to schedule an appointment not only to get an appraisal for your trade-in but also to test-drive the vehicle you are interested in.

This strategy allows you to maximize your time because the dealership can appraise your car while you’re test-driving another.

Note that you’re not obligated to make a decision on either front that day, so you can take your time to consider. But remember to keep the negotiations for the trade-in and purchase separate to avoid confusion.

Finally, you’ll want to compare the trade-in offer you get with an online appraisal to serve as a reference in determining whether you were offered a fair price. If the numbers check out, the dealership will handle the remainder of the sale and you can focus on other tasks at hand.

Get an online offer
This option is good for two types of sellers:

Those who need cash for their vehicle and don’t want to feel pressured to buy something else

Those who want a faster alternative to trading in at a franchise dealership.

On the Edmunds site, for example, you can enter your vehicle identification number or license plate to get an instant offer on your vehicle. Then all you have to do is redeem the offer at a participating dealership, which will verify the condition of your vehicle and make a check out to you.

There are very few people to interact with, and you don’t have to get in the car with anyone for a test drive. If the dealership isn’t busy, you can be in and out within an hour or so. Compare that to dealing with weeks of Craigslist or Facebook messages.

Another option is third-party car-buying services, some online and some local, that specialize in making remote offers to purchase your vehicle. They offer similar low-contact services that can potentially yield more offers on your vehicle.

Edmunds hasn’t tested these services, so make sure you read reviews on them before deciding who to do business with.

Consider a broker
Many car brokers also offer assistance with selling your vehicle. In this scenario, you’re only dealing with one point of contact versus a few at the dealership. You’re not selling your vehicle to the broker. Instead, the broker will use his or her network of dealer contacts to find the best offer for it.

Make sure to inquire upfront about any fees the broker may charge and whether the sale is contingent on purchasing another vehicle. We can’t vouch for all car brokers out there, so make sure to research them a bit and see what the reviews have to say.

Edmunds says
There are safer alternatives to selling your car privately during the pandemic. These methods will make it possible for you to get a fair price for your car while minimizing contact with others, and they can prove more convenient than selling it yourself.

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