By David Laprad

Chattanooga builder Ethan Collier was tossing around names for his new residential development in Red Bank when he realized he was living with the perfect one.

Collier has two children: Caleb, 14, and Julia, 12. He named his newest community for his daughter, not because he favors her over his son but because he says he believes it’s the kind of neighborhood where she would flourish.

“Julia has a tremendous amount of energy; she’s also very positive and she loves people,” Collier adds. “When we’re picking her up from school and driving her out of the parking lot, she knows every student’s name, their parents’ names and their dog’s name. She’s just a people person.”

Filling a rental market niche
Collier development gives underserved segment some welcome options

By David Laprad

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Lessons learned from presidents past

Wayne intent on devouring all their biographies, has 28 left on the shelf

By David Laprad

When attorney Matt Wayne is serving a client, he draws on his education in the law and his ever-deepening experience in civil litigation to effect a desired outcome.

But when he’s grappling with one of the many demands that come with being a lawyer, he turns to certain figures of history for inspiration and encouragement.

Specifically, he turns to the presidents of the United States.

“James Monroe and Quincy Adams were journalists at heart, and they left behind an in-depth record of how they dealt with conflict and the other issues they faced,” Wayne says.

“I relate those stories to the issues I have, and when I think about how those great men handled controversy and the daily grind of being president, then I think maybe I can handle the things I’m facing, too.”

Ask Wayne what he’s reading, and he’ll casually reply, “Biographies of our presidents.” Wayne is not just reading a biography of every single POTUS, he’s also reading them in order – beginning with Washington and someday ending with whoever else serves in the nation’s highest office once he’s read the others.

Lessons learned from presidents past Wayne intent on devouring all their biographies, has 28 left on the shelf

Photograph provided

Matt Wayne is a Chattanooga-based associate with Copeland, Stair, Kingma & Lovell.

Enhancing your resources to cope with stress

Dr. Kristen Jennings Black

Wednesday, April 28
8:30 a.m.-noon via ZOOM

This class will cover…

The state of health and stress for the CBA
How does stress affect you and what can you do about it?
How to make the most of your resources to cope with stress

Dr. Kristen Jennings Black is an assistant professor of psychology at the University of Tennessee at Chattanooga. She received her doctorate in industrial-organizational psychology from Clemson University. Her research focuses on worker health and well-being, with specific interests in high-stress work environments and social norms around workplace stress, mental health and safety.

She has worked with several organizations in the Chattanooga area to develop and administer employee surveys, as well as to develop trainings to support worker well-being.

Three ways to register:
- Email lhood@chattanoogabar.org
- Online at www.chattanoogabar.org
- Send a letter to CBA, 801 Broad St., Ste. 420, Chattanooga, TN 37402

3 hours dual CLE $75 CBA Members / $95 non-members
Wayne's practice spans a variety of litigation including general liability, construction, employment, trucking and transportation. Wayne also advises clients in labor and employment issues and defends them in litigation – when it arises. "They were always learning and trying to better themselves. The decisions they made, especially at the beginning of our country, were phenomenal. Reading about their lives has had a profound impact on me."

Wayne previously skipped ahead to the biographies of Theodore Roosevelt and George W. Bush, he'll have 28 to read in the years to come once he’s done with Honest Abe's. He says he’s looking forward to the ride.

"What the early presidents thought about how our country should be framed, and seeing how those concepts are still in place today has given me a tremendous appreciation for the law," Wayne says. "They built the law from the ground up, and to see the fruits of their labor play out in what I do today is incredible.”

An avid student of history, Wayne is reading David Herbert Donald’s "Lincoln," a biography of America’s 16th president. An associate in the Chattanooga office of Atlanta-based Copeland, Stair, Kingma & Lovell, Wayne’s practice spans a variety of areas to what they are today.

Wayne found his current professional home when he connected with a Copeland Stair attorney during a mediation and learned the firm was searching for someone with his skillset.

"I was looking for a flexible work plan and a good firm environment – and it’s worked out. In addition to his practice, Wayne provides leadership and service to several local boards and organizations, including the Rotary Club of Chattanooga, the UTC Alumni Board and the Young Lawyer’s Division of the Chattanooga Bar Association. "Throughout my career, I’ve had a lot of people reach down and pull me up,” he notes. "And it’s important for me to pour what people have poured into me into this community, especially coming from a small town where a little bit of service goes a long way.”

Wayne also funds a scholarship to college-bound seniors at South Pittsburg High School. "Attorneys can get caught up in billing and running around and being busy, but taking a breath and reaching out to the community pays dividends," he says.

So does reaching back in time to find inspiration in the lives of the American presidents, Wayne says. "They were always learning and trying to better themselves. The decisions they made, especially at the beginning of our country, were phenomenal. Reading about their lives has had a profound impact on me."
Fort Oglethorpe posts historic holiday menus

Holiday menus created at the former Army post at Fort Oglethorpe from 1925-1940 are now available online in the Digital Library of Georgia. The DLG awarded the 6th Cavalry Museum a grant for digitizing its collection of historic menus. The collection is available at dlgs.usg.edu/collection/scm_scthm.

Some of the menus include rosters of US military personnel, as well as the names of guests and family members. Several of the menus also include a "Year in Review" section that provides insights not offered elsewhere in materials at the 6th Cavalry Museum.

Genealogists have used the menus as a source of historical information, says the museum.

Moreover, food historians have consulted the menus for a history of food and a study of ritualized meals. The menus also provide information about military life and provide a better understanding of the loss, change and growth that took place during the 1920s and 1930s, the museum reports.

"My father joined the 6th Cavalry for officer's training in 1940 at Fort Oglethorpe and attained the rank of major by the end of World War II," Family historian Camilla Canty says.

"Fort Oglethorpe held special memories for my parents because they met there, when my father was in training, and my mother worked for Col. James Troutt in the Office of the Surgeon." The 6th Cavalry Museum preserves the military history of the Fighting Sixth Cavalry, the former army post at Fort Oglethorpe and the Third Women's Army Corps Training Center. Located on the post’s original parade ground, the area is listed on the National Register of Historic Places. Learn more at www.6thcavalrymuseum.org.

Based at the University of Georgia Libraries, the DLG is a GALILEO initiative that collaborates with Georgia's libraries, archives, museums and other institutions of education and culture to provide digital access to resources on Georgia history, culture and life. The DLG also serves as Georgia’s service hub for the Digital Public Library of America and as the home of the Georgia Newspaper Project, the state’s historic newspaper microfilming project. Visit the DLG at dlgs.usg.edu.

Source: 6th Cavalry Museum

>> 50 YEARS AGO From page 1

William D. Giles, 73, retired chief inspector for the Chattanooga Better Housing Commission, died Sunday morning at his home. He retired in December 1970 after 14 years with the BHC. Richard L. Moore Jr., president of Lovemans, announced the promotions of Richard L. Moore III and John K. Moore to vice presidents of the Chattanooga department store. Both will also serve on the board of directors.

A decision to begin the second phase of Signal Mountain’s municipal sewer project was postponed for a week by the town commission Monday. The commissioners and the consulting engineer want time to restudy the 2-year-old cost estimates and to decide whether to reapply for a federal grant. The second phase, which must begin before the town’s proposed community center can be started, was to have cost an estimated $700,000. Several factors have pushed the cost beyond that, to about $1 million.

More than 300 persons have been served during the first year’s operation of the Hillandale retreat on Signal Mountain for ex-drug abusers and alcoholics, says Borne Patten, administrator. The center is located on the former property of Bethel Bible School 2 or 3 miles from the town’s central business section.

A raging forest fire started Sunday on a section of Elder Mountain. It was brought under control by the Tennessee Forestry Service firefighters but flared again Monday. Again brought under control, it rekindled Tuesday and threatened homes in the area. Volunteer firefighters were called for to help the Forestry Service in containing the blaze. There are a number of large homes in the new Elder Mountain subdivision.

A citizen delegation from Apison presented a petition Tuesday night to the Hamilton County School Board seeking expansion of the community school to alleviate overcrowding. The petition was signed by about 250 persons.

The Tennessee Medical Association opened its annual meeting Wednesday with headquarters in the Read House. About 1,000 doctors and their wives and exhibitors are in attendance. The convention will continue through Saturday.

A record 33,229 voters turned out Tuesday in the run-off election for two city commission seats. John P. Franklin, principal of Alton Park Junior High School, was elected Health and Education Commissioner over veteran S. Dean Petersen, who was seeking his fourth term. Franklin became the first Black man to win a city commission post in the city’s history. Gene Roberts, former newspaperman and FBI agent, won over incumbent Fire and Police Commissioner James (Bookie) Turner.
Secretary of State appoints Hamilton County election commissioner to National Election Board

Secretary of State Tre Hargett has appointed Hamilton County Election Commissioner Seconda Diane Meadows to the U.S. Election Assistance Commission Standards Board in compliance with the Help America Vote Act of 2002.

The EAC Standards Board provides advice, guidance and support to the commission on the development of Voluntary Voting System Guidelines, a set of specifications and requirements against which voting systems can be tested to determine if the systems meet required standards. “Commissioner Meadows has served the citizens of Hamilton County with integrity and a commitment to accurate results,” Hargett says. “I am confident she will proudly represent the people of Tennessee on the EAC Standards Board.”

The bipartisan EAC Standards Board was created by HAVA and consists of 55 state election officials and 55 local election officials nominated by the chief state election official. Each state is represented by one state election official as well as one local election official, and they must represent different parties. Commissioner Meadows will serve on behalf of local election officials and as the Democratic representative from Tennessee. “The EAC Standards Board work is very important to all who conduct elections,” Meadows says. “I am honored to have been nominated by Secretary Hargett and proud to represent Tennessee.”

Meadows was appointed to the Hamilton County Election Commission in 2018, 2019 and 2021. She also serves as the Hamilton County Election Commission Secretary.

The EAC was established by HAVA in 2002 and is an independent, bipartisan commission charged with developing guidance to meet HAVA requirements.

The EAC operates the federal government’s first voting system certification program and maintains the National Mail Voter Registration form.

Source: Secretary of State Tre Hargett

Newsmakers

Speech & Hearing Center gets new leadership

The Speech & Hearing Center has hired Taylor Bostwick as its president and CEO. Bostwick will act as the voice of the center, communicating its mission and services to the community. She also is tasked with managing the staff, ensuring the fiscal health of the nonprofit agency and overseeing program delivery and expansion.

Bostwick brings more than a decade of communications experience to the position. She was most recently the marketing director of Hamilton Place for CBL Properties and worked previously as an account executive at Waterhouse Public Relations, in corporate communications at Unum and as the head of marketing at Papercut Interactive. She holds a degree from East Tennessee State University in mass communications.

The center provides no-cost screenings for children to age 5, offers a sliding fee scale for those who qualify and has programs to help low-income individuals purchase a hearing aid.

Nolan Elementary’s Johns gets national award

The National Outstanding Assistant Principals Program has selected Jamielle Kanges Johns, assistant principal at Nolan Elementary School, as the 2021 National Outstanding Assistant Principal from Tennessee.

Johns has been the assistant principal at Nolan Elementary School since 2018. The program recognized her for her commitment to enhancing the culture of Nolan Elementary while also supporting students, staff and families during the COVID-19 pandemic, Hamilton County Schools says.

Johns is a National Board Certified Teacher and recently completed her doctoral degree at Carson Newman University. She also served on curriculum, standards and assessment committees for the Tennessee Department of Education.

Johns will be recognized at the National Association of Elementary School Principals’ national conference in Chicago in July.

Life Care Center gets new director

Parker Center is the new executive director of Life Care Center of East Ridge.

Center most recently served as executive director at Life Care Center of Blount County in Louisville, Tennessee. He was assistant executive director at Life Care Center of Red Bank in Chattanooga and did his administrator training at Life Care Center of East Ridge.

Raised in Zephyrhills, Florida, Center earned his bachelor’s degree in long-term care administration from Southern Adventist University in Collegedale.

Life Care Center of East Ridge is one of 27 skilled nursing and rehabilitation facilities in Tennessee managed by Life Care Centers of America.

Centennial Heart welcomes Wiisanen

Matthew Wiisanen, M.D., a board-certified and fellowship-trained interventional cardiologist and structural heart specialist, has joined Centennial Heart at Parkridge.

Wiisanen will serve as medical director of Interventional Cardiology and the Structural Heart programs at Parkridge Health System.

Wiisanen earned a medical degree from the University of Minnesota Medical School and completed an internal medicine residency at the Mayo School of Graduate Medical Education at the Mayo Clinic. He then completed fellowships in cardiology and interventional cardiology at the University of Kentucky College of Medicine.

Wiisanen subsequently completed further advanced fellowship training in peripheral vascular disease and structural heart interventions, also from the University of Kentucky College of Medicine.

He is board-certified in internal medicine, echocardiography, cardiovascular disease, valvular interpretation and endovascular medicine.

Before joining Centennial Heart at Parkridge, Wiisanen served as the director of structural heart disease at Erlanger Health System and was an assistant professor of medicine on the faculty of the University of Tennessee at Chattanooga College of Medicine.

Wiisanen is seeing patients in the Centennial Heart at Parkridge offices on the second floor of the Diagnostic Center located at 2205 McCallie Avenue.

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Will investors change behavior after the pandemic?

The COVID-19 pandemic might end up changing our lives in some significant ways. To cite one example, it’s likely we’ll see a lot more people continue to work remotely, now that they’ve seen the effectiveness of tools such as videoconferencing. Education, too, might be forever changed in some ways.

Perhaps just as important, though, is how many people may now think more about the future — including how they invest.

If you work with a financial professional, you may have connected with this individual over the past several months through a videoconferencing platform, rather than in person. Some people like this arrangement because it offers more scheduling flexibility and eliminates the time and effort of traveling to and from an appointment.

Others, however, still prefer face-to-face contact and look forward to when such arrangements will again be practical and safe for everyone involved. But if you’re in the first group — that is, you prefer videoconferencing — you may now wish to use this communication method in the future, at least some of the time.

But beyond the physical aspects of your investing experience, you may now be looking at some changes in your investment strategy brought on, or at least suggested, by your reactions to the pandemic.

For example, many people — especially, but not exclusively, those whose employment was affected by the pandemic — found that they were coming up short in the area of liquidity. They didn’t have enough easily accessible savings to provide them with the cash they needed to meet their expenses until their employment situations stabilized.

Consequently, some individuals were forced to dip into their long-term investments, such as their 401(k)s and IRAs.

Generally speaking, this type of move is not ideal — these accounts are designed for retirement, so, the more you tap into them early, the less you’ll have available when you do retire. Furthermore, your withdrawals will likely be taxable and, depending on your age, might also be subject to penalties.

If you were affected by this liquidity crunch, you can take steps now to avoid its recurrence. Your best move may be to build an emergency fund containing three to six months’ worth of living expenses, with the funds held in a separate, highly accessible account of cash or cash equivalents. Of course, given your regular expenses, it may take some time to build such an amount, but if you can commit yourself to putting away a certain amount of money each month, you will make progress. Even having a few hundred dollars in an emergency fund can help create more financial stability.

Apart from this new appreciation for short-term liquidity, though, the foundation for your overall financial future should remain essentially the same.

In addition to building your emergency fund, you should still contribute what you can afford to your IRA, 401(k) and other retirement plans. If you have children you want to send to college, you might still explore college-funding vehicles such as a 529 plan. Higher education will still be expensive, even with an expansion in online learning programs.

Post-pandemic life may contain some differences, along with many similarities to life before. But it will always be a smart move to create a long-term financial strategy tailored to your individual needs, goals and risk tolerance.

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.

Edward Jones, Edward Jones Financial Advisor (member SIPC).

Contact Stan at Stan.Russell@edwardjones.com.

New mobile mammography coach with 3D imaging arrives at CHI Memorial

The MaryEllen Locher Breast Center at CHI Memorial has a new mobile mammography coach with 3D imaging. The new coach replaces the original coach, which is more than 15 years old.

An anonymous local foundation and proceeds from the Pink! 2020 fundraiser provided the money to purchase the new coach, which carries with it the latest imaging technology available, says the Breast Center.

“Tomosynthesis, or 3D mammography, takes multiple images of the breast from different angles to create a three-dimensional picture of the breast,” says Dr. Jessie Varnell, director of imaging at the Breast Center. “Having all those images makes it easier for the radiologist reading the mammogram to spot small cancers sooner, especially in women with dense, or thick, breast tissue.”

The Breast Center’s coaches travel thousands of miles each year, says Brittany Hennessee, breast services manager at the Breast Center. “Traveling to and from an appointment.

The Breast Center’s coaches serve 13 counties in Eastern Tennessee and five counties in North Georgia.

“Finding breast cancer early usually means shorter and less invasive treatments, as well as better outcomes,” Hennessee concludes.

In 2020, the Breast Center’s coaches performed nearly 2,600 mammograms. Twelve women who had mammograms on one of the coaches were diagnosed with cancer during the year.

The Breast Center has four locations – CHI Memorial Hospital Chattanooga, CHI Memorial Hospital Hixson, Ooltewah Imaging Center and CHI Memorial Parkway in Ringgold – as well as the mobile coaches.

The Breast Center performed more than 25,000 mammograms at its locations in 2020.

The Breast Center recommends women have a mammogram every year starting at age 40, or earlier for women with additional risk factors.

Women should continue getting mammograms as long as life expectancy is at least 10 years.

To schedule a mammogram at any Breast Center location, call 423 495 4040. A physician’s referral is not necessary. Learn more at MaryEllenLocher.com.

Medal of Honor Heritage Center to host inaugural golf tournament at McLemore

The Charles H. Coolidge National Medal of Honor Heritage Center will host its inaugural golf tournament Thursday, April 22, at McLemore.

The new fundraising event will support the Heritage Center and its mission to memorialize the history and heritage of the nation’s highest military award for valor.

The presenting sponsor for the tournament is Acura of Chattanooga.

“Acura of Chattanooga is proud to be the title sponsor in support of this valuable institution,” says Bill Stout, dealer and operator.

The Gold and Silver Sponsors are EMJ Corporation and Transcard of Chattanooga, respectively. Fillauer will be the exclusive scoreboard sponsor, while The Raines Group will serve as the beverage cart sponsor.

Located on Lookout Mountain in Northwest Georgia, McLemore is a private mountain-top community featuring an 18-hole championship highlands course and six-hole short course designed by internationally acclaimed architects Rees Jones and Bill Bergin.

View information on sponsorship opportunities and team registration at www.mohc.org/events/inaugural-golf-tournament.

Source: Heritage Center
Property Management in Chattanooga,
introduced Collier to RoseRock early last year. As Collier talked with CEO
John Jordan, executive vice president
Tyler Coats and others, he identified
several values and interests his company
shares with the Lone Star State operation,
including the desire to build great
neighborhoods.

“RoseRock wants to do the same things
we’ve been doing in the for-sale market,
but offer their product for rent, so it felt
like a natural fit,” Collier says.

Julia’s Park was about 70% complete
when Collier Construction and RoseRock
decided to approach housing with a
rental product.

With buyers in Chattanooga snapping
up houses before they hit the market,
Collier says he’s confident he’d be able
to sell out Julia’s Park, but he says building a
for-lease community allows his company
to help fill a void in new rental product in
Chattanooga.

“Finding a single-family, detached
rental house in Chattanooga is almost
impossible,” Collier advances. “And
luck trying to find one that’s not at
least 10 years old. North Chattanooga,
Highland Park and other places in Red
Bank have plenty of rental houses, but
they’re 40 years old, they don’t have
garages or open floor plans and the closets
are small.

“This,” Collier says as he gestures
toward the interior of the home, “is
impossible to find in Chattanooga.”

Although Collier is seated in the living
room, the floor plan allows him to see
through the dining area and into the kitchen.
From his vantage point, he also has quick
access to a two-car garage, a half-bath and
the master bedroom, which contains a full
bath.

“We brought the master of the main in
a lot of our product, which is not the case
in a lot of new construction,” he notes.

Sunlight is beaming through a window
above the front door and coming to rest
on a Samsung stove in the kitchen. Along the way, it illuminates hardwood floors
and pricey-looking cabinets, countertops
and plumbing fixtures.

Collier confirms his company spared
no expense when building the homes in
Julia’s Park. “These are the same finishes
we would include with a $350,000 house.
We didn’t say, ‘This is a cheap product, so it
gets cheap materials.’”

Three more bedrooms and two more
full bathrooms occupy the second floor,
which begins on the top side of the 10-
foot ceilings. All told, the model home
offers 1,775 square feet of living and
storage space. Coats, who’s seated near
Collier, insists it feels like more.

“We spent a lot of time on the
efficiency of the floor plans, so our 1,775
square-foot house feels more like a 2,000
square-foot house.”

RoseRock comes to Chattanooga
with a history of commercial real
estate development but only one
other residential community under
construction. The venture into residential
projects occurred when the company
decided to approach housing with a
commercial mindset, meaning it’s looking
to take on projects that cost between $10
million and $12 million and take about a
year to complete.

The company’s principals identified
Chattanooga as prime spot for rental
homes due to its high demand for housing
and the large number of people who are
relocating to the city.

“People will benefit from Julia’s Park
being here, whether they need somewhere
to live while they build a house, or they
have moved to Chattanooga but don’t
know where in town they want to live, or
they will be here only temporarily,” Coats
suggests. “Before they decide where their
kids are going to go to school or where
they are going to build their home, this is
a great place for them.”

Coats says Julia’s Park will also appeal
to older individuals who travel extensively
or prefer not to deal with maintenance
and repairs.

Jordan, who joins the conversation
virtually from Texas, says RoseRock did
its due diligence before embarking on its
new venture.

“We’ve watched the data now for about
three and a half years, and with only 19% of
baby boomers desiring home ownership
and a growing number of millennials
no longer seeing home ownership as the
way to build their net worth, there’s a
growing pool of people who desire the
costume of a rental as opposed to
home ownership,” he says.

“So our idea was to partner with the
best in class – a Collier Construction and
a Generation Property Management – in
Chattanooga and create a traditional
neighborhood. We felt like we could
37%.

Moreover, a HousingWire article
published Feb. 20, 2020 cites a
NerdWallet Home Buyer Report that
states buying a home is a priority for 84%
of Americans. The report estimates
that nearly 100 million Americans plan on
purchasing a home in the next five years.

Regardless, there are also people who
want convenience and therefore choose to
rent, Jordan continues.

“All we’re doing in Julia’s Park and
other neighborhoods around the country
is selling quality, convenience and service.
And home ownership is everything but
convenient because you’re always making
repairs and mowing and painting.”

RoseRock’s brand of convenience does
have a price, though. In Julia’s Park, it’s
$2,200 to $2,500 a month for 1,486 to
1,775 square feet of home.

The market – not RoseRock – dictates
this price, Coats says. So far, the company
appears to be hitting the bullseye, as
residents have already leased and moved
into several of the houses, even though the
community might not be finished until
mid-July.

Meanwhile, RoseRock and Collier
Construction are eyeing different sites in
the Chattanooga area for additional rental
projects – even as Collier also continues to
build homes for sale.

Whether Collier earns as healthy a
return on his investment on Julia’s Park
could depend on how negotiations
proceed with his daughter, he jokes.

“Julia has indicated she would like
royalties. Every time she sees her name in
a newspaper, she asks me for money.”

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By David Laprad

From manicures and pedicures to facials and body wraps, women know how to pamper themselves, barber Ashleigh Morgan says.

Now Morgan wants to give men an opportunity to indulge themselves during visits to her soon-to-open luxury establishment in Ooltewah, 1839 Barber Company.

While Morgan says her shop will focus on providing “great haircuts,” she will also advocate for coupling her services with a relaxing touch.

“My waiting chairs and shampoo bowl have massagers in them. I also have a designated shampoo room, which is much quieter and more secluded, making it easier to enjoy the wash service.”

Haircuts will come with hot towels and scalp massages, Morgan says, and a massage therapist will be on hand to do chair and full body massages.

“My goal is to give clients a high-end experience, not just a quick haircut and then out the door.”

1839 Barber Company will also provide straight razor shaves with a personalized facial, as well as a stand-alone facial service that will include an arm and hand massage.

“I’m trying to create the ultimate experience for men,” Morgan says. “Women have plenty of options, but men don’t.”

Morgan will even sell local beer, local coffee and cocktails in the evening. “Are you picking up what I’m putting down?” she laughs. “It’s going to be pure relaxation and chill vibes.”

Morgan is opening 1839 Barber Company in a renovated 1,000 square foot space behind the new Chick-fil-A in Ooltewah.

She named her barbershop after the year in which the Tennessee General Assembly incorporated the town of Chattanooga.

The city began life as Ross’s Landing when brothers John and Lewis Ross established a trading post consisting of a warehouse and ferry landing in 1816. The early residents voted to change the name to Chattanooga in 1838.

“I want to bring the local vibe of Chattanooga to Ooltewah and offer a service men can’t find locally,” Morgan says.

Morgan is a former stylist who owned a barbershop in Carmel, Indiana for six years before venturing to Chattanooga. Throughout her career, she’s endeavored to learn new things, whether it was a haircut technique, marketing tactic or business concept, she says.

“I have served many types of people over the years, and everyone has told me they have never had a stylist like me,” Morgan says. “There are plenty of good barbers out there, but you need to find someone you vibe with. It’s all about reading your clients – which I think is my strong suit – as well as listening to their needs and concerns.”

After jumping from shop to shop locally and not loving the business models, Morgan decided to open 1839 Barber Company and take Ooltewah by the reins.

“I thought, ‘Why not bring something different from most hair companies in town?’”

Although Morgan will be marketing 1839 Barber Company to men, she says women will be “absolutely welcome” in her shop; however, she won’t be offering coloring services.

“I will serve whoever wants a haircut,” she declares.

Morgan has not nailed down when she will open 1839 Barber Company, but she hopes she will have the shop ready by the end of April or the beginning of May.

Before then, Morgan intends to host an open house with music, Champagne and time for herself and her co-worker, Macy, to introduce themselves to the community and explain their services.

At that top of that list, Morgan says, is her desire to provide an experience unlike any other in Chattanooga.

“I love making someone feel like a new person. It’s why 1839 Barber Company exists.”

Search for “1839 Barber Company” on Facebook and then follow the shop’s page to receive announcements about the open house and grand opening.
In both Tennessee and Georgia, there is no license specific to residential or commercial real estate. Regardless of the kind of transaction we're conducting, we must adhere to the rules.

As Realtors, we have a license to practice either residential or commercial real estate— but should we? It depends.

Article 11 of the Realtor Code of Ethics identifies nine real estate disciplines: Residential real estate brokerage, real property management, commercial and industrial real estate brokerage, land brokerage, real estate appraisal, real estate counseling, real estate syndication, real estate auction and international real estate.

The same article states: “Realtors shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully disclosed to the client.”

Compare the variety of real estate disciplines to the medical field, which is made up of dentistry, psychology, surgery, anesthesiology and many more specialties. Sure, every doctor studies gross anatomy in pre-med, but even they don’t go to a dentist when their toe hurts or seek out a cardiologist when they have a skin rash. Would you?

I raise these questions in response to what we’ve seen over the past year with COVID, which has undoubtedly affected the commercial real estate market. Nationally, more commercial properties are available due to many businesses closing and others pivoting to a hybrid workplace.

Paul Carter has been climbing career ladders all his life. But he has never made it to the top of one. After scaling a ladder for a season, he would slide down and then start up a different one, reversing the progress he had made.

At 36 years old, Carter is now standing on the first rung of the tallest ladder he has ever attempted to climb—and he has no intention of getting off. Instead, he wants to ascend high enough to reach the untouchable.

His aspirations were anything but lofty when he started working as a dishwasher and busser at a barbecue joint in Columbus, Georgia. Like many teens, he wanted spending money, and his vision of his future was nebulous at best.

“I graduated from high school in 2002 and then enrolled at Columbus State University, more so because my friends were going than because I knew what I wanted to do,” Carter says by phone from Columbus, where he and his family are spending Easter weekend. “It didn’t take me long to realize it wasn’t the right time in my life to be in college.”

With his education on pause, Carter started climbing the ladder at the barbecue joint. After working his way up to line cook, he landed in the pit where the restaurant prepared its meats. Eventually, he was managing the place.

Carter’s next stop was an AT&T store, where he once again found himself on the first rung of the company ladder. But a career pattern began to emerge as he

Nascent Realtor confident diverse experience will give him an edge

By David Laprad

Paul Carter is a first-year residential Realtor with Real Estate Partners in Chattanooga. He says his goal is to double the number of transactions agents typically do during their first 12 months.
Bold or traditional? A loo redo — a few bathroom renovations made easy

Ready to start renovations for the bathroom of your dreams? With the average person spending 30 minutes per day in the bathroom, and 25% spending at least one hour there daily, it makes sense that homeowners want to make the space more inviting.

Starting the renovation process can be daunting, so we suggest using the Home Builders Association of Greater Chattanooga’s membership directory to find qualified, dependable remodeling experts who will put your mind at ease and take you step by step through the process.

It’s important to know your budget upfront and discuss it with prospective contractors. Also ask about their timeline for the project, their daily cleanup procedures, if they plan to use plastic sheeting, how they will manage dust, where they will store their materials and how they will protect your floors and furniture. Wasting time and money to provide a dumpster for trash and a portable toilet! How do they factor in the safety of your children and pets?

Color choices will set the mood for your bathroom. Do you desire a soothing, soft neutral or a bright, lively tone?

“Paint colors can help set the foundation for a relaxing experience in the bathroom, whether it’s five minutes in the morning to get ready or an hour at the end of the day to unwind,” says Sue Wadden, director of color marketing at Sherwin-Williams.

“Pale pastels have long been a bathroom staple for their calming, soothing effects. A color like Dew Drop SW 9641 or Wishful Blue SW 6815 is both modern and, because of its softness, timeless.”

“We’re also seeing modern design statements in the bathroom with bold patterns and colors,” adds Wadden.

“For statement bathrooms, homeowners can try a super-saturated moody green like Rosemary SW 6187 or pinkish-red Reddened Earth SW 6053. “People are drawn to hues inspired by nature, so these are pleasing to the eye while still being a bold choice.”

For cabinets, discuss with your designer the functionality you want and whether you prefer paint or natural wood.

Also go over tile, hardware and countertop choices. Quartz has grown in popularity for its durability and beauty, and can be subtle or bold. Granite and marble are always classic, timeless choices. Keep resale values in mind if you plan on selling in the future.

For everything you need in your bathroom remodel, visit our membership directory at www.HBAGC.net.

>> CARTER From page 9

Carter was 33 when he decided the time for college had arrived.

It’s up to Realtors to realize when partnering with another Realtor might be best – for the client, the transaction and themselves.

While there are many similarities between residential and commercial real estate, the differences between the two disciplines are significant.

While residential transactions involve termite inspections, property condition disclosures, HOAs and property lines, commercial transactions might include zoning and infrastructure regulations, cash-flow considerations and lease analysis.

When crossing between commercial and residential real estate, it sometimes makes sense for a Realtor to partner with a fellow agent to ensure they consider every nuance of the transaction, as well as the clients’ best interests.

I’m not suggesting our members who have covered both residential and commercial transactions successfully for years should not do so. They’re considered competent because they’re well-versed and trained in each discipline.

However, regardless of the transaction type, it’s important to keep the client’s best interests in mind.

Realtors collaborate with experts, including fellow agents, to make sure we’re best serving our clients, whether they’re buying a house or investing in commercial property. 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 serve Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dale and Walker counties in northwest Georgia. For more information, visit www.gcar.net or call 423-698-8001.

>> GC PRESIDENT From page 9

The growing commercial inventory and record low residential inventory has led some of my fellow residential practitioners to turn an eye toward commercial real estate. Thus, it’s up to Realtors to realize when partnering with another Realtor might be best – for the client, the transaction and themselves.

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PROJECT MANAGER Position in Chattanooga, TN

Manage engineering projects for the design and production for state-of-the-art, customized automation systems supporting automotive production, including hardware and software applications, robotics, and engineering processes. Define project scope, goals, deliverables, and deadlines. Develop detailed engineering plans for automotive automation. Define and control project budget and procurement. Manage professional resources.

Please submit in duplicate your resume and cover letter referencing position #31896 to:
ATN Hoelzel LP
Attn. Victoria Thunig-Brandtler, HR Manager
7801 Lee Hwy.
Chattanooga, TN 37421

ATN Hoelzel LP is an Equal Opportunity Employer.
Avenue, Chattanooga, TN 37411. In the event of the property being believed to be
PROPERTY ADDRESS: The street address of
SUBDIVISION ORDINANCES OR REGULATIONS
FICE, AND ANY GOVERNMENTAL ZONING AND
EASEMENT AS SHOWN OR SPECIFIED ON THE
EASEMENT AS SET OUT IN THAT INSTRUMENT
REGISTER’S OFFICE OF HAMILTON COUNTY,
NOW, THEREFORE, notice is hereby given that
AS OWNER TRUSTEE FOR LEGACY MORTGAGE
OF Trust was last transferred and assigned to
WHEREAS, the beneficial interest of said Deed
GI 5690, Page 302; and
see recorded October 2, 2000, in Deed Book
without representations or
as is, where is, without warranties of any kind, including fitness for a
particular use or purpose.

WHEREAS, by Deed of Trust dated February
10, 2014,
WHEREAS, the beneficial interest of said Deed
subject to all matters shown on any recorded
plat; any unpaid taxes; any restrictive cov-
other interests of record, including,
Any dedication of roads affecting the property
Any unpaid taxes against the property;

Court Notices
STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 20GS6136
Defendant: BRADLEY BAYNEISHA DELOISE
Date of this Order: 03/02/2021
Appearance Address: Court of General Sessions, Civil Division
Room 111 Hamilton County City Courts
600 Market Street
Chattanooga, TN 37402

HAMILTON COUNTY HAMCPN
Foreclosure Notices

Property Address Publication Dates Borrower Attorney
1913 Tuskegee Boulevard, Chattanooga, 37421 2021-03-05; 2021-03-12; 2021-03-19
Tiffany S. Lamb
Wilson & Associates, PLLC

5334 Pinelawn Ave, Chattanooga, 37411 2021-04-02; 2021-04-09; 2021-04-16
Johnny Williams, Geraldine Williams
Rubin Lubin TN, PLLC

1903 Bay Pointe Dr, Hixson, 37434 2021-04-16; 2021-04-23; 2021-04-30
Rubin Lubin TN, PLLC

SALES TO TAKE PLACE ON 2021-05-13

WHEREAS, on or about March 19, 2021, Community National Bank, Inc. merged with
SimplyBank, with SimplyBank being the

subject to all matters shown on any recorded
plat; any unpaid taxes; any restrictive cov-
eroom 2A-4, as listed by name of record in Page Book 102, Page 157 et seq., Register’s
Office of Hamilton County, Tennessee.
SUBJECT TO any governmental zoning and/
or subdivision ordinances or regulations in
effect thereon.

WHEREAS, the beneficial interest of said Deed
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plat; any unpaid taxes; any restrictive cov-
eroom 2A-4, as listed by name of record in Page Book 102, Page 157 et seq., Register’s
Office of Hamilton County, Tennessee.
SUBJECT TO any governmental zoning and/
or subdivision ordinances or regulations in
effect thereon.
COUNTY, Tennessee, notifying said non-resident
four successive weeks in the Hamilton County
IT IS ORDERED that publication be made for
upon SAMANTHA DAVIS.

It is appearing from allegations in Plaintiff’s
SAMANTHA DAVIS
VS
ABIGAIL NICOLE BEVERING
PATMON MUHAMMADAN and the case will
be set for hearing ex parte or without DEL. BROOKS’ presence.
This 19th day of March 2021.

JASON GARY JACKSON

Misty may melton jackson
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 original process of law cannot be served upon KEVIN ERIC FULLER.
IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless KEVIN ERIC FULLER 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 case will be set for hearing ex parte or without DEL. BROOKS’ presence.

JAY SHERIDAN

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 original process of law cannot be served upon JONATHAN PETER ANDERSON.
IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless JONATHAN PETER ANDERSON 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 case will be set for hearing ex parte or without JONATHAN PETER ANDERSON’s presence.

This 23rd day of March 2021.

Larry L. Henry
Circuit Court Clerk

Michael L. Henry
Deputy Clerk
Celebrate the diversity that makes America, America. Add your photo to the true portrait of America at lovehasnolabels.com
Durham Land Company and its Successors and Assigns having an interest in the real property located at 3040 Retro-Hughes Rd., Graysville, TN 37338 for Claim of Abandoned Mineral Interest has been attached. It appearing from the record in this cause that the defendant is a non-resident of Tennessee, and certain property or money has been attached. Pursuant to the Tennessee Revised Statute §26-4-103, that the Board, the governing body of the Electric Power Board of Chattanooga, Tennessee, will convene to meet in open session because the Board has determined that the health, safety, and welfare of Tennesseans requires the Board to hold a virtual video conference for the purpose of conducting such general business as may be necessary. Pursuant to the Tennessee Revised Statute §26-4-103, that the Board, the governing body of the Electric Power Board of Chattanooga, Tennessee, will convene to meet in open session because the Board has determined that the health, safety, and welfare of Tennesseans requires the Board to hold a virtual video conference for the purpose of conducting such general business as may be necessary.

NOTICE
To: Durham Land Company and its Successors and Assigns, any person or persons having an interest in the real property located at 3040 Retro-Hughes Rd., Graysville, TN 37338. Pursuant to the Tennessee Revised Statute §26-4-103, that the Board, the governing body of the Electric Power Board of Chattanooga, Tennessee, will convene to meet in open session because the Board has determined that the health, safety, and welfare of Tennesseans requires the Board to hold a virtual video conference for the purpose of conducting such general business as may be necessary. Pursuant to the Tennessee Revised Statute §26-4-103, that the Board, the governing body of the Electric Power Board of Chattanooga, Tennessee, will convene to meet in open session because the Board has determined that the health, safety, and welfare of Tennesseans requires the Board to hold a virtual video conference for the purpose of conducting such general business as may be necessary.

Health / Beauty

Dear Valued Reader,

Greetings! Today, we have some exciting news for you—new and improved Health / Beauty products and services. We've compiled a list of some of the most talked-about items in the market, and we're thrilled to share them with you.

Hair Loss Cure

Many of our customers have been raving about this innovative solution for hair loss. It's a non-invasive, painless method that has shown promising results in both men and women. If you're looking to regrow your hair without surgery or medications, this could be the solution for you.

Weight Loss Supplement

We've also added a new weight loss supplement to our line. It's a natural, herbal blend that has been shown to increase metabolism and suppress appetite. Many of our readers have reported impressive weight loss results in just a few weeks.

Skin Care

Our skin care line has undergone a major update. New formulas and ingredients have been added to our products, resulting in improved effectiveness and customer satisfaction.

Botox and Fillers

For those who prefer a little help from above, we've expanded our Botox and filler options. These treatments are now available at our flagship clinic, offering customers even more choice and convenience.

Massage Services

Our massage therapy team has been hard at work perfecting their techniques. They've added new massage styles and techniques to our menu, so you can now choose from a variety of treatments designed to soothe your body and mind.

We're excited to bring these new products and services to you. If you have any questions or would like to learn more, feel free to contact us. In the meantime, enjoy the Health / Beauty Explorations!

Best Regards,

[Your Name]
[Your Position]
[Company Name]
To Katie’s surprise, Erlanger offered her the job. “We felt like God was pointing us in that direction, so we took a leap of faith,” Carter says.

The Carters moved to Lookout Mountain in the summer of 2019. After settling in, Carter took his finance degree out of his back pocket and began to apply for jobs. But before he was able to make any headway, the coronavirus pandemic brought his search for employment to a screeching halt.

Then Carter remembered another ladder he had once started to climb but had quickly descended. “I had always thought about obtaining a real estate license. I started the course when I was in my early 20s but then quit. So, like with college, I decided to finish what I had started.”

Carter says his knowledge of finance would enable him to bring a unique dynamic to real estate. He also wanted to help people understand how buying a home works. “It can be complex,” he says. “When we bought our house on Lookout Mountain, the transaction didn’t go well, and I saw an opportunity to make sure my clients would never experience the things my wife and I did.”

Out of familiarity, Carter went with a large franchise located in East Brainerd. However, as he became less than thrilled with the long drive to the office, he noticed the branding of a locally-owned company – Real Estate Partners. It sparked his interest. “I liked the idea of working for a local company and having access to the owner,” Carter explains. “It seemed like it would be a good fit.”

Carter joined the downtown office of Real Estate Partners (it also has branches in East Chattanooga and Signal Mountain) in August and set his sights high. “I’m a bit of an overachiever. I take the average of what people do and at least double it,” he notes. “My goal this year is to complete 25 transactions, and I believe being at Real Estate Partners will allow me to do it.”

With three decades of sales and customer service in his other back pocket, Carter adds his ability to develop relationships will also help him to reach his goals. “Real estate is about building relationships based on trust. If I do that, everything else will take care of itself.”

Carter says Tennessee’s status as a leading destination for people relocating to another state is also making him optimistic. “A lot of people are going to continue to work from home, which makes Gig City an appealing place to be.”

Carter says he is looking forward to riding the incoming wave to higher rungs on the real estate ladder. In time, he intends to have a team of agents working under him. Although Carter says no one can predict the future, he is certain of one thing: He will not be backing off this ladder. “I’m working with a few buyers now, but it’s just the start. I’m going to do everything in my power to reach my goals.”

Paul Carter and his 8-year-old son suit up for baseball season on Lookout Mountain, where Carter serves as dad and coach.
How far past zero are you willing to go?

Testing casts doubts on Teslas’ EPA range estimates

By Ronald Montoya | Edmunds

Edmunds’ test team recently published the results of its real-world range testing for electric vehicles. Notably, every Tesla the team tested in 2020 came up short of matching the EPA’s range estimate. Almost all other EVs Edmunds tested met or exceeded those estimates.

That result, as you can likely guess, ruffled some feathers at Tesla headquarters.

A challenge from Tesla

The lackluster results prompted the automaker to reach out to the Edmunds test team. Tesla’s engineers disputed our figures and argued that by stopping our EV range tests at zero indicated miles, rather than pressing on until the battery died, we were underestimating their vehicles’ true range.

Tesla said its vehicles have a safety buffer that ensures drivers can keep going even when the battery is fully depleted. Tesla provided a Model 3 Long Range for us to test. We also brought along the Edmunds-owned Model 3 Standard Range Plus and Model Y Performance used in our original range testing, plus two non-Teslas for comparison purposes, a Ford Mustang Mach-E and a Volkswagen ID.4. These were also provided by their manufacturers.

The test

Most in-car range meters factor in your recent driving habits when forecasting the remaining range. Edmunds’ editors needed to drive the vehicles in the same manner to normalize the range meters and provide a level playing field.

At the test track, we drove the five EVs at a common highway speed of 65 mph, with the automatic climate control set to 72 degrees, audio off, no accessories plugged in and with drivers rotating in one-hour shifts until the batteries were depleted. Once each vehicle’s range estimate indicated zero miles, we measured how far it could go before coming to a complete stop.

Miles Traveled Past Zero:

- Tesla Model 3 Long Range: 25.9 miles
- Tesla Model 3 Standard Range Plus: 17.6 miles
- Tesla Model Y Performance: 12.6 miles
- Volkswagen ID.4: 12.9 miles
- Ford Mustang Mach-E Extended Range: 7.3 miles
- Toyota Sienna: 1.1 miles

Notice how the buffer can vary even within the same brand. The Model 3 Long Range went twice as far as the Model Y. What’s more, there was no indication how far you could keep going since all vehicles simply read zero miles remaining. For all we knew, the cars could stop at any moment.

Bolstering our results

We also ran a control test on the EDMO’s EV range route with the Model 3 Long Range and Model Y Performance, driving them to the end of their battery life on public roads. The Model Y traveled 11 miles past zero, and the Model 3 went an extra 17.5 miles. Both were less than the buffers we experienced at the test track.

We asked Tesla about this discrepancy in the reserve range. The automaker said the buffer was based on a combination of near-past conditions and instantaneous conditions, essentially the weather and terrain variation, which was why “the buffer cannot be defined exactly to a number every time.”

Takeaways for shoppers

Some Teslas would be capable of meeting their EPA estimates in Edmunds’ real-world range test if we included their reserve battery range, or the distance we traveled running beyond the point of zero indicated miles left.

But even in this scenario, there would be requirements such as driving conservatively in a temperate climate and using Tesla’s maximum battery charge, even though Tesla recommends this for long-distance trips only.

The majority of Teslas we’ve tested so far—four of the six—do not meet their EPA estimates even allowing for a safety buffer. Furthermore, almost every other EV Edmunds has tested met or exceeded EPA estimates without the need to include their safety buffers.

Potential Tesla shoppers should know they need to feel comfortable going past the zero indicated mile mark to use the full range as advertised. This is not only risky, it also requires the owner to deeply discharge the battery, which isn’t recommended for the long-term health of the battery.

Edmunds says

Edmunds’ EV range test isn’t meant to be the definitive word on a vehicle’s range but rather a real-world complement to the laboratory-based EPA testing. We’ll continue to test to an indicated zero because we’d never advise customers to rely on the unpredictable buffer range.

Ronald Montoya is a senior consumer advice editor at Edmunds. Twitter: @ronald_montoya8.