On the eve of Memorial Day weekend in 2020, the U.S. Department of the Treasury and the Small Business Administration released long-awaited Paycheck Protection Program loan forgiveness guidance. Although Chambliss, Bahner & Stophel had geared down for the holiday, the firm shifted back into work mode and began a long night of preparing a summary for its clients.

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Chambliss attorneys Justin Furrow and Jim Catanzaro grabbed the baton from Cunningham, and at 10 a.m. Saturday the firm issued a client alert summarizing the key information.

Chambliss raises national profile during pandemic

By David Laprad

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Another Goliath goes down!

By Alix C. Michel and David J. Ward

As legal battles in the opioid epidemic continue to play out in various courthouses throughout the country and the first jury trial in this battle awaits, another Goliath has fallen! Ironically, the fatal blow was self-inflicted. On April 6, Chancellor E.G. Moody, the judge presiding over the Sullivan Baby Doe class action in Sullivan County, issued a default judgment against Endo Pharmaceuticals.

What does this mean legally? It means the litigants go directly to a jury trial on damages only.

You read that right: There are no liability issues to be decided. This is a jury trial solely on damages – in a case where the plaintiffs have asked for $2.4 billion!

How did Endo get in this position? Well, the Sullivan Baby Doe lawsuit was originally filed June 13, 2017, and named a baby born with neonatal abstinence syndrome as a plaintiff. Opioid manufacturers Purdue Pharma, LP, Mallinckrodt PLC, Endo Pharmaceuticals and others were named as defendants. It was truly a David vs. Goliath scenario.

The lawsuit claimed the defendants were liable for damages under Tennessee’s Drug Dealer Liability Act (i.e., they facilitated the over-prescription and diversion of controlled substances and, as a drug dealer, can be held accountable for their actions).

Over time, the weight of many other lawsuits against Purdue Pharma and Mallinckrodt contributed to them filing for bankruptcy, leaving Endo as the remaining Goliath in the Sullivan Baby Doe case.

The lawsuit has been active for almost four years now. That might seem like a
Why don’t all federal judges rule the same way?

A common question raised about the federal courts, especially the Supreme Court, is why judges rule differently in the same or similar cases. Federal judges take an oath to “administer justice without respect to persons and to do equal right to the poor and to the rich, and [to] faithfully and impartially discharge and perform all [their] duties.” If judges are intelligent and well-trained in the law, why do they look at the same facts yet reach different conclusions?

This is a valid question. There are academic studies suggesting federal judges appointed by Democratic presidents differ in rulings from those appointed by Republican presidents in certain types of cases. Other studies suggest male judges differ in their rulings from female judges in certain cases. And although not as many, some studies suggest differences in rulings between judges of different races, between judges from rural or urban areas, and between judges from defense backgrounds or plaintiffs’ backgrounds.

We believe there are two answers to the question of why judges reach different results from similar facts. First, law is not math. Second, the judges of our federal courts are human beings — which is a good thing.

Law is not math

Oliver Wendell Holmes, Jr., famously wrote in “The Common Law” in 1881 that “[t]he life of the law has not been logic; it has been experience.” In math and in logic, there is one correct answer to a problem. But law does not deal just with numbers; it also deals with human actions, human words and human intentions.

There are also oftengradations in law. For a plaintiff to win a civil case, for example, he or she must prove a case by a preponderance of the evidence. One person might take this to mean proof by 51%, while another might take it to mean 50.1%. Both interpretations are reasonable.

Courts are populated by human beings. Both the people who make the law (legislators) and those who interpret and apply the law (judges) bring their lived experiences to their tasks. This is an unavoidable reality.

Varying lived experiences create different viewpoints and decision-making processes. And that leads to our second answer to the question: judges are human beings, not machines.

If perfect consistency were the most important goal in court rulings, then having machines serve as judges would be ideal. In fact, there are ongoing experiments with algorithmic decision-making tools, actuarial tools and other emerging technology to test their ability to do the job of judges without the influence of judges’ lived experiences.

Even if a satisfactory tool could be developed, though, few of us would wish to have our cases decided by a machine. Such technology might remove the possibility of individual variations from the courts, but it would also remove the human heart.

When we present a case to a judge, we bring all of our lived human experience with us. We want our judge to understand, share and consider our individual human experience. To do this requires a human heart, not a machine’s mathematical calculation.

This is the reason our laws at their root are based on lived human experience. Legislators use their experience to make laws. Judges use their experience to reach their decisions.

As a society, we do not want to delegate those important responsibilities to calculators. But as a consequence, reasonable people will have honest disagreements when viewing the same set of facts and applying the same law.

Differences are not as deep as portrayed.
Rockridge Venture leading trademark infringement case against celebrity designer

Chattanooga-based Rockridge Venture Law is leading African American owned Sicko’s trademark claims against celebrity designer Ian Connor, e-commerce giant Grailed and several others.

Plaintiff Sicko is an apparel company headquartered in Nashville. The company, whose trademark on “Sicko” dates back to 1967, has become a nationally recognized brand with a “distinctive reputation of design, innovation, craftsmanship and credibility in the urban streetwear category of apparel.” Rockridge attorney Kevin Christopher says.

Connor is a clothing designer and model who has been featured in Vogue, Hypebeas and other high-profile publications. More recently, national media outlets have reported on his rape allegations and weapons offenses.

In 2018, Connor launched a brand of his own by the name of Sicko. Since the launch, he has attracted other celebrities to his brand including Drake and T-Rex. Connor’s trademark repeatedly included images of naked women, naked children and devil-like figures, thus confusing consumers about the intentions of the original Sicko, Inc. brand, Christopher says.

Sicko, Inc. alleges trademark infringement against Connor based on his unauthorized use of the “Sicko” mark in connection with the advertising, promotion, distribution and sale of apparel and goods.

The trademark lawsuit, filed Feb. 13, alleges that not only did Connor and his Sicko brand exploit the Sicko mark for commercial gain, but they also confused customers about the source identification of the mark and weakened Sicko, Inc.’s brand and reputation in the process.

Leading Sicko, Inc.’s legal battle, Christopher says, “As a B Corp intellectual property firm, we champion the rights of small businesses and particularly creative, influential African American owned businesses like Sicko, Inc. We’re looking forward to obtaining the justice they deserve.”

Source: Rockridge Venture Law

Rockridge Venture leading trademark infringement case against celebrity designer

Friday night, April 16, at the annual convention’s President’s Banquet at the Read House.

Dr. Frank Knittel, academic dean at Southern Missionary College, has been named president to succeed Dr. Wilbert Schneider. Dr. Knittel came to SMC in 1967 as academic dean. Dr. Schneider announced his resignation April 6 to take effect June 1. He has accepted the post of educational secretary of the Pacific Union Conference of Seventh-Day Adventists.

The Chattanooga Housing Authority Board of Commissioners voted unanimously to decline to abide by a new rent program for public housing projects required by the Department of Housing and Urban Development. For the first time in Chattanooga, under the new regulations, certain tenants with incomes would not be required to pay any rent. Among them are minors (under 18 years) who are heads of household and full-time students.

South Central Bell officials have announced plans for a multimillion-dollar switching complex to be built in downtown Chattanooga. Scheduled for completion in 1973, the building will be on a tract boarded by 9th, 10th, King and Houston streets, District Manager Melvin G. White said.

Miller Bros. Company, one of Chattanooga’s oldest department stores, celebrated its 82nd anniversary this week with special promotions in its central downtown stores and branch stores in the Chattanooga area. The store opened in 1889 and has been in continuous operation since.

Dale W. McMillen, founder of Central Soya Company, which has a branch in Chattanooga, died Tuesday in Fort Wayne, Indiana, at the age of 93. He first formed the McMillen Company in 1916 in Fort Wayne. At the age of 54 and in the midst of a depression, he founded Central Soya Company with a capitalization of $125,000 in October 1934. The company expanded rapidly into a multi-million-dollar business and became one of the nation’s largest manufacturers of feed grain products for cattle, poultry and hogs. Mr. McMillen was a noted philanthropist and civic leader.

About 300 citizens joined members of the new City Commission in a prayer breakfast sponsored by the Clergy Association of Greater Chattanooga at the Holiday Inn Downtown preceding the inauguration of the new commissioners Monday morning at the Tivoli Theater. The inaugural drew about 1,500 spectators who witnessed the oath-taking of Mayor Robert Kirk Walker, Commissioners Charles (Pat) Rose, Steve Conrad, Gene Roberts, John Franklin and City Judge Jerris Park.

Spokesmen for the fire and police pension fund asked the City Commission Tuesday for approval of a plan to upgrade the pension program which would have cost the city additional money. They also requested extension of the widow’s pension plan which would cost the city and suggested an increase from 9 to 11% of the fire and police payroll to pay for the added cost.

Dr. Guy Zimmerman, acting superintendent at Moccasin Bend Psychiatric Hospital since February 1971, has been appointed superintendent of the hospital. Dr. Frank H. Luxon, commissioner, Tennessee Department of Mental Health, announced April 19. Dr. Zimmerman had served as acting superintendent since the death of Dr. Garrison Geller earlier this year.

Virgil Irick Jr., senior research engineer, Joseph T. R. Bailey, research supervisor and Manville J. Mayfield, research manager, all at American Lava Corp., are authors of an important technical paper which will be presented at the 73rd annual meeting of the America Ceramic Society, April 24-29 at the Conrad Hilton Hotel.

The City Commission in its first meeting since being inaugurated Monday, agreed Tuesday to a change in the city’s precinct boundaries presented by John Curtis, chairman of the Hamilton County Election Commission. The plan would include elimination of the 14th Ward (Missionary Ridge) putting those residents in several precincts from 38 to 31 and nearly equalize the number of voters in each. The plan must be approved by the County Council and the county legislative delegation.

The State Hospital Authority has approved a total of more than $2 million in Hill-Burton Hospital Funds for use in locating a new three-story hospital for children adjacent to Erlanger Hospital. Harold Peterson, Erlanger administrator, announced Wednesday. The three-story wing will cost a total of $3.6 million, about half of which will have to be raised locally.

Chattanooga’s new Fire and Police Commissioner Gene Roberts has relaxed the “dress code” for firemen and policemen. The familiar gray uniform shirts will go and the men may also wear their hair a little longer, but it must not be extreme and must be kept neat.
Newsmakers

New associates join Pinnacle Financial Partners

Several experienced financial services professionals have joined Pinnacle Financial Partners’ Shallowford Road and Broad Street offices. Jeremy Mason is the new office leader at the firm’s Shallowford Road office. New associates at the Broad Street office include Glenda Tharp, Cristy Monroe and Casey Johnson.

Mason brings 15 years of financial services experience and comes to Pinnacle from SunTrust Bank, where he most recently served as branch manager. He earned a degree in business administration at Covenant College.

Tharp is the client services support manager at Pinnacle’s Southside office. She has 12 years of experience, most recently at First Volunteer Bank, where she was a lead customer service representative. Previously, Tharp was a branch service leader with Regions Bank.

She earned a degree in business administration from Middle Tennessee State University.

Monroe is a trust advisor assistant for the firm’s Broad Street office. She comes to Pinnacle with 14 years of experience, most recently at Regions Bank, where she served as regional executive assistant.

Previous roles at Regions include trust advisor assistant, relationship team administrator, branch service leader and teller.

Johnson is based at Pinnacle’s Southside office, where she is a financial specialist. Before joining Pinnacle, she spent 26 years in the financial services industry, most recently as a loan officer service representative with Michigan One Community Credit Union.

Prior roles included assistant branch manager for Bank of America and operations manager for Flagstar Bank.

Providing “exceptional client service” was on the list of priorities, Cunningham says, but it was not at the top.

Before the firm could serve businesses and other local, regional and national entities, it needed to ensure the health and safety of its attorneys and staff, Cunningham explains.

“It was a situation unlike any we had seen before, so there was no game plan for how to handle it. But when we looked at our priorities, keeping everyone safe and healthy was our No. 1 concern.”

In response to Center for Disease Control guidelines and Hamilton County mandates, Chambliiss initially shifted to a mostly remote workforce. However, Cunningham says the layout of the firm’s space in downtown Chattanooga’s Liberty Tower afforded it the freedom to allow people who wanted to work in the office to do so once that was legally permissible.

“Luckily, our space is set up to allow for a fair amount of separation, so we had to make only minimal adjustments to our flow,” he adds.

Other changes included limiting the number of people in particular rooms, following the flow,” he adds.

As leaders in our industry, most recently at Regions Bank, where she is a financial specialist. Before joining Pinnacle, she spent 26 years in the financial services industry, most recently as a loan officer service representative with Michigan One Community Credit Union.

Prior roles included assistant branch manager for Bank of America and operations manager for Flagstar Bank.

For the vast majority of cases, differences in judges’ experiences play no role in court decisions.

Using the example of the preponderance of the evidence, while judges might disagree on whether the proof must be 50.1% or 51%, if the proof were 52%, there would be no disagreement.

The same is true of the Supreme Court. Despite the perception that the Supreme Court is incessantly split, the reality is quite different. According to an article in the Washington Post on June 28, 2018, “justices agree far more often than they disagree.”

According to the Supreme Court Database, since 2000, a unanimous decision has been more likely than any other result – averaging 50% of all decisions. Even when the court did not reach a unanimous judgment, the justices often secured overwhelming majorities, with 7-to-2 or 8-to-1 judgments making up 15% of decisions. The 5-to-4 decisions, by comparison, occurred in 19% of cases.

Protection from individual judges’ differences

Finally, our legal system contains structural limits on judges’ exercise of individual differences based on their backgrounds and experiences.
9 money numbers you must know for financial security

Your doctor needs to know certain numbers to judge your physical health, such as your weight, your blood pressure and your cholesterol levels. Similarly, you need to know certain numbers to monitor your own financial health, including:

1. **After-tax income**
2. **‘Must-have’ expenses**

Your after-tax income is your gross income minus the taxes you pay (federal, state and local income taxes, plus Social Security and Medicare taxes). If you get a steady paycheck, you can use your net, pay stub to calculate this figure. Otherwise, check your most recent tax return.

Divide your after-tax income by the number of hours you worked to earn it. That gives you a rough idea of how much time you’re trading when you buy something. For example, if you make $20 an hour after tax and something costs $100, you have to work five hours to afford it. Knowing that figure can help you make more conscious money decisions.

Your after-tax income also is the basis for the 50/30/20 budget, a spending plan that helps you balance current expenses, debt payments and savings. That budget suggests limiting your essential or must-have expenses – shelter, utilities, transportation, food, insurance, minimum loan payments and child care needed to work – to 50% of after-tax income. Wants, such as vacations and dining out, make up 30%. That leaves 20% for savings and extra debt payments.

Capping must-haves can help you survive a job loss or other financial setback. You also can use the limits to determine if you can afford a new loan payment. If the payment pushes your must-haves over the 50% mark, the answer may be no.

3. **Lifetime income**
4. **Net worth**

You can access your Social Security statement, including your lifetime earnings history, by signing up at socialsecurity.gov/myaccount. Add up your annual earnings, plus any other income you’ve received such as gifts, inheritances, investment income, pensions, under-the-table earnings or government benefits. (Estimates are fine.)

Now, calculate your net worth by subtracting what you owe (your debts, including loans, credit card debts and mortgages) from what you own (your assets, such as your home, retirement accounts, investments and savings).

Compare your net worth to your lifetime income to see what you’ve done with the money that came into your hands. There’s no objective scoring system. Like the hourly wage figure, this exercise is meant to make you more aware of what you do with your money. If you think you should have more to show for the money you’ve received, consider trying to save more of your income.

5. **Full retirement age**
6. **Expected Social Security benefit**

Your full retirement age is the age at which you are entitled to 100% of the Social Security benefits you’ve earned. If you apply for benefits before that age, your checks will be permanently reduced. If you delay your application until after full retirement age, you can qualify for delayed retirement credits that boost your benefit by 8% each year until 70 years old, when benefits max out.

The full retirement age has gradually been increasing. For those born 1943 through 1954, your full retirement age was 66. After that, full retirement age increases by two months each year: it’s 66 and two months for people born in 1955; 66 and four months for people born in 1956, and so on. The full retirement age is 67 for people born in 1960 and later.

To better plan for retirement, you should have some idea of how much you can expect from Social Security. You’ll find estimated benefits in your Social Security statement. (While Social Security is facing a shortfall, the system will still collect enough taxes to pay at least 75% of promised benefits even if Congress doesn’t act to shore up its finances.)

7. **Retirement savings rate**

How much of your income are you saving for retirement? Is your savings plan likely to let you retire when you want? (An online retirement calculator can give you a ballpark figure.) Anything you can do to close this gap may help you have a more comfortable retirement.

8. **Credit scores**
9. **Debt-to-income ratio**

You’ll have a better idea of how lenders view your credit applications if you know your credit scores and debt-to-income ratio. (Good credit also can save you money in myriad ways, from interest payments to insurance premiums.) Monitoring at least one of your scores can allow you to see your progress in building credit and alert you to problems, such as identity theft.

To calculate your debt-to-income ratio, combine your monthly debt payments with your current rent or mortgage payment and compare that with your monthly income. A debt-to-income ratio of 36% or less is considered good by most lenders. A ratio over 50% could make it difficult to get approved for new loans. If your ratio is in between those two points, paying off some of your debt could help you qualify for the loans you want (and help you sleep easier at night).

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @laz Weston.
Chattanooga Police Department introduces K9 Gunther

The Chattanooga Police Department adds to its ranks a new employee who possesses specialized skills the CPD says could save lives. Vapor Wake-trained K9 Gunther (aka Gunny) is an almost 2-year-old German Shorthaired Pointer who originally hails from Hungary. Gunny trained in Anniston, Alabama at Vapor Wake K9 where his CPD handler, Sgt. Sean O’Brien, joined him for the final seven weeks of the program.

“Gunny is a smart, gentle dog who loves to work and train,” O’Brien says. “I’m pleased to introduce him to members of this community and work alongside such a skilled and dependable partner.”

Vapor Wake dogs are specially trained to detect more than 20 explosives’ odors when they are in motion or in a static environment. Gunny will primarily support CPD’s Gun Team, Explosive Ordinance Disposal Team and Neighborhood Policing Bureau. K9 Gunther and O’Brien will also be made available to assist other law enforcement agencies as needed and schedules allow.

Since Gunny and O’Brien were certified and deployed March 8, they have completed three area searches related to shots fired calls, with one weapon recovered, one area search related to an armed robbery, one building and area search related to a CPD Gun Team search for working from home in place long before the pandemic was little more than scattered reports coming out of China, attorneys and staff members were able to choose to work from home. “A few of our attorneys have worked almost exclusively from home throughout the pandemic because of their personal situations, and they’ve been effective,” Cunningham adds.

As the pandemic wore on, Chambliss checked its bearing and performed a self-assessment during a young shareholders meeting in August. During the socially distanced gathering, the firm gained insight into its character, mission and abilities, Cunningham says.

“We’ve come to realize we like being an autonomous, independent, mid-size firm. We were able to be nimble during the pandemic because we don’t have multiple offices and several layers of committees making decisions. We operated out of one office and were able to easily track everything.”

Cunningham says Chambliss also has a fresh appreciation for being a Chattanooga firm, even as its achievements during the pandemic increased its standing regionally and nationally, he adds.

“We realized we’re collaborative and want to work in person. While Zoom is great, we can’t virtually mentor associates as effectively as we can in-person.”

“At the same time, we have the ability to develop relationships with clients across the country. The shift to remote work environments actually helped us because our national clients recognized that the distance is not an issue for us. We can provide exceptional client service working remotely, which makes us more competitive as a midsize firm in Chattanooga.”

Both Cunningham and Catanzaro say the entire firm – including its staff – is responsible for its accomplishments during the pandemic.

Even when Cunningham, Furrow and Catanzaro were burning the midnight oil the evening of the PPP release, members of the firm’s marketing team were up with them, including Alicia Gallaher, Megan Busonette and Paige Bureau.

“They deserve a ton of credit for reviewing, critiquing and publishing our report,” Catanzaro says. “We were elated for our work and commitment to being right but fast had not only paid off for our clients but also would be available to PPP borrowers and those considering such loans who might read the WSJ.”

Cunningham adds the PPP guidance the firm put together underscored the close-knit nature of the team at Chambliss and its passion for client service. “We were willing to pull together and work nights, weekends and holidays to make sure our clients and readers had the most up-to-date information in a time of need.”

“It was humbling and gratifying to have so many people – from firm management down – dedicated to ensuring that, even in such a trying time, Chambliss was continuing to fulfill its mission and uphold its core values. “It confirmed for me that the decision I made 13 years ago to work with this firm, and particularly these people, continues to be the right one.”

Cunningham says he’s proud of the firm but ready to move on. “We don’t want to do this again. We feel like we know who we are now, and we don’t want to be disadvantaged of that next week.”

Cunningham is also relieved Chambliss didn’t take extreme measures in response to the pandemic but carefully considered each step forward.

“Few of the large firms around the country abandoned their office space and moved to a completely remote work environment to tighten up their overhead for what was coming. But the world was wide open, and I’m pleased we chose a different path.”

Source: Chattanooga Police Department
Why are we so susceptible to world full of scammers?

Yeah, says who? The answer likely depends on who’s asking but the outcome is still the same. Once was, if it was a parent or teacher, you took a deep breath before replying. Now, as an adult, you still want to think before answering.

Is it you who says or, as in the new book “Hype: How Scammers, Grifters, and Con Artists Are Taking Over the Internet – And Why We’re Following” by Gabrielle Bluestone, is it someone who’s out for your money?

Who remembers Fyre Festival? If you don’t, Fyre Festival was an exclusive, multiday celebration featuring bands, brands and fun. Attendees were told they’d be shuttled by private transportation to a lush Bahamanian island, luxurious accommodations, lavish food and drink, and elbow-rubbing with stars. Cost: up to $250,000 for the biggest, most impressive package.

Social media users went wild; who’d even think of missing a party like that? But if anyone ever noticed for a second that it all sounded too good to be true, they were right: Ill-conceived and not-so-organized by Billy McFarland, who was later duly punished for yet another scheme he’d launched, Fyre Festival was a scam.

So why did so many people — folks who plainly knew better — fall for it? The answer, as Bluestone shows, lies both in psychology and marketing, both of which were expertly used for Fyre Festival.

We are social creatures, and we tend to flock to where we think people are — especially if that place is online. As addicting as they are, our smartphones are also to blame because they meet many of our psychological needs.

Moreover, humans have been like this for centuries. So beware — but get used to it.

“Hype” is a good choice if all you want is to read something that’s very entertaining. With its focus on the Fyre Festival scam, this book is like viewing a metaphorical train wreck from the caboose: It’s a safe enough distance away, but still scary.

Mostly, it’s scary because the author, a former Vice journalist, shows how easy it is for even the savviest person to get scammed. We are imminently dupable; all it takes is someone who’s glib and can manipulate the system, and we’re done.

But not quite. Bluestone shows how scams hurt everyone, not just the target. Scammers get free stuff all the time, and who do you suppose pays for that eventually? Faux restaurants hurt real eateries. Folks lose their life savings. Common items are inflated with unearned importance, becoming the Thing-Of-The-Moment for big bucks and clicks.

So is this book a warning? Yes, but as Bluestone shows, it’ll never be enough. We’ll always be conned because we’re human and this book proves that. Forewarned, though, is forearmed, so grab “Hype” and see what it says.

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

Super crossword puzzle solution for this week:

ACROSS
1 Insurance grant
6 Italian side dish
13 Gov’t. media watchdog
16 Once lived
19 Clue
20 Put out of memory
21 Impressives
22 Living proof
23 "Villainous" singer who’s a member of the idiocy?
25 Ditto
27 Not digger
28 "This Old House" hero
30 Hot and heavy
31 Bite above med., for short
32 Kind of drug, for short
33 "Waste Your Glass" singer being scandalous?
36 Cheese variety
38 With 82-Across, Tour de France winner, e.g.
39 Resident doctor
40 "Kiss From a Rose" singer after lots of coaching?
44 Ink on an ambulance
45 — 46. "Man/Radios" playwright Peter
46 With "35 Down", short, easy clue
50 Cup edge
51 Lovely
53 Hotlines
54 Titled text: About
56 "Martial Girl" singer of a high birth?
58 ""I'm a champion!!!"
59 Neither's partner
60 Bit of dust
61 Galaina, e.g.
62 Ending for peer
63 "Every Breath You Take" singer working as an spy?
66 — "TURN"
71 Suffix with mountain
72 Writer Hailey
73 Clutch after 74 Moody Dick’s pursuer
78 "Have You Ever?" singer doing commercials for Mac computers?
81 Brazilian soccer great
83 No longer active. Abbe?
84 Faux restaurants hurt real eateries. Folks lose their life savings. Common items are inflated with unearned importance, becoming the Thing-Of-The-Moment for big bucks and clicks.

HIT SINGLES
111 "You Were Meant for Me" singer whom everyone treasures
114 "Sort of" suffix
115 Sharp bark
116 Moist of all
117 Popular font
118 No longer active. Abbe
120 Frightful flies
121 Shabby

DOWN
1Prototype of pop
2Toward
3"Flirppy" gain
4 Court champ
5 Emma, e.g.
6 Blue stock
7 Deduction
8 Billionaire
9 In, in oxes
10 "F" game
11 Easel, often
12 Last non-A-D
13 Fivets winner
14 Olympic race
15 "In" in oxes
16 "This Is Not a Drill"
17 "Is a" stinker?
18 Pingo who was kidnapped
19 Donny duck
20 Air blower
21 "Ah, me!
22 Kind of paint
23 Nautical
24 Shanigan
24 Sensing? 55 "Is human"
56 — done
57 Super 8, say?
58 Sculpt
64 At no time, to birds
65 Lake craft
66 "Of the" off
67 Too gaudy
68 Not a thing
69 Big ol’ pie
70 Northeast, on 71 No..."Shh"
72 "Doh own"
73 It’s a pain
74 Lager, e.g.
75 Time between flights
80 "Do I have a volunteer?"
81 Goodyear
85 "Hey, sailboat!
86 Flimflamker
89 Joan —
90 Godard
92 Nav. rank
95 Cartoon pic
96 Conway's
97 Shocks
98 Fiscal aura
99 Oz resident
100 Leichman of "Phyllis"
101 Lowest point
102 "Beloved" actress
103 Kimberley
104 York in Europe, say
105 Skeer bird
106 "Namey..."
107 Really got to
108 Tummy
109 Concorde
110 Open a bit
111 Lynn or Miles
112 Hot tab site
113 Alco.
114 -Op. —s Mex of "Dorothy"
116 Of..."

SUDOKU

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9 5 6 8 2 4 7 3

ANSWER: 9 9 9

DIFFICULTY LEVELS: Moderate Challenging Hoo Boy!

DIFFICULTY THIS WEEK: Moderate

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National Medal of Honor Heritage Center mourns Coolidge

The Charles H. Coolidge National Medal of Honor Heritage Center released the following statements after the passing of Medal of Honor recipient Coolidge on April 6:

“Today, our city, state and nation have lost a great American hero with the passing of Charles H. Coolidge. Mr. Coolidge was beloved by all who knew him, and his heroism was legendary.

“He received the Silver Star for his bravery in combat in Italy and the Medal of Honor for his amazing defense of Hill 623 east of Belmont sur Buttani, France against overwhelming odds in Oct. 1944.

“Many also remember Mr. Coolidge for his battle against multiple sclerosis, a disease he refused to allow to define him, for more than half a century.

“Coolidge was a model of integrity, honor and determination who is memorialized by a park, a highway and the many institutions that bear his name. However, his greatest legacy is the hundreds of thousands of lives he touched during his 99 years on Earth.

“Coolidge’s legacy will continue to impact the lives of others through the Charles H. Coolidge National Medal of Honor Heritage Center in downtown Chattanooga, which focuses on teaching and building character in future generations and inspiring them on teaching and building character in

Charles H. Coolidge National Medal of Honor Heritage Center

The passing of Medal of Honor recipient Charles H. Coolidge is an enormous loss for Chattanooga, America and the world.

“May Mr. Coolidge rest in peace, and may God bless the United States of America.”

Noah Long
Rear admiral, U.S. Navy (retired)
chairman of the board of trustees

Charles H. Coolidge National Medal of Honor Heritage Center

“May he rest in eternal peace. He earned it.”

B. B. Bell
General, U.S. Army (retired)
chairman of the national advisory board
Charles H. Coolidge National Medal of Honor Heritage Center

“Our country has lost a great American with the passing of Medal of Honor recipient Charles H. Coolidge. He was the embodiment of the Greatest Generation, and his legacy has and will continue to shape the lives of countless people and children in our state and across the country.

“Many people know Charles Coolidge as an American hero from World War II, but I believe he is much more, as his legacy will continue to serve as an inspiration for all of us, today and for the future, on how ordinary people can face and overcome an extraordinary challenge in life.”

Bill Raines
Major general, U.S. Army (retired)
chairman emeritus
Charles H. Coolidge National Medal of Honor Heritage Center

Source: Charles H. Coolidge National Medal of Honor Heritage Center

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Waffling on the waffles

Tupelo Honey’s fried chicken worth a return visit

By David Laprad

The first time I heard about a restaurant serving chicken and waffles, I thought someone had lost a bet. Why would anyone combine one of the South’s most comforting savory foods with one of the best sweet breakfasts you can eat? It seemed like an odd pairing.

The first time I tried chicken and waffles, I felt like I had lost a bet. I don’t remember the name of the place, but a now-shuttered waffle spot on Broad Street served me a generic waffle and what looked and tasted like Shake ‘n Bake chicken tenders. Didn’t finish them; never went back.

But the popularity of chicken and waffles seems to have grown, probably because it does combine one of the South’s most comforting savory foods with one of the best sweet breakfasts you can eat. There’s just something irresistible about a mouthful of crunchy fried chicken tenders, maple syrup and scratch-made buttermilk waffles.

I know this because the chicken and waffles at Farm to Fork in Ringgold made me a believer. If you’re a skeptic, like I once was, head south on I-75, get waffles at Farm to Fork in Ringgold buttermilk waffles and tenders, maple syrup and scratch-made waffles. I didn’t want to choose, so I ordered all three for my wife and I to try. Then we settled in for what felt like a long wait.

I didn’t want to choose, so I ordered all three for my wife and I to try. Then we settled in for what felt like a long wait. Clearly, if you have time to kill, Tupelo Honey serves it well.

When I looked to see if my wife was within eyesight of the dish, Tupelo tops the breast with small sprigs of cilantro. Then there’s the mac-n-cheese waffles with Asheville Hot Fried Chicken. Yes, Tupelo put macaroni and cheese in a waffle and capped it with spicy fried chicken, homemade garlic buttermilk ranch, pickles and chives.

“Yes, I’m complaining that a food that’s already 100% carbs doesn’t have enough carbs,” you’re thinking. But is it a good place to fill up on chicken and waffles? This was my question as we lowered our heads to look at the menus the host had placed in front of us. Tupelo’s three selections are appropriate for breakfast or dinner (actually, breakfast in general is appropriate for dinner in the South, so that should go without saying) and do sound appetizing.

At the top of the list is the sriracha honey-fried chicken & waffles at Tupelo Honey. A juicy burst of tender meat follows the crunch of biting into all three varieties of chicken. Also, the sriracha honey fried chicken is sweet, as advertised, but only mildly hot. For me, it has the perfect amount of bite, although I doubt it will please people who are hoping it truly spicy.

Meanwhile, the country style fried chicken and waffles taste good, even though the gravy is a bit bland.

The mac-n-cheese waffles, however, is a letdown. Instead of being the ultimate comfort food, it simply tastes like slightly spicy chicken on a plain waffle, perhaps because the waffle contains only a thin layer of macaroni and cheese.

Yes, I’m complaining that a food that’s already 100% carbs doesn’t have enough carbs, but what can I say? I was expecting my fork to pull away a long string of melted cheese, but instead, I had to put on my readers to make sure they hadn’t forgotten the good stuff.

When I looked to see if my wife was enjoying her meal, I saw she had removed the chicken from one of the waffles and was asking our server for syrup. After 13 years of marriage, she still manages to occasionally surprise me.

While Tupelo didn’t wow us with its chicken and waffles, the dishes included just the right amount of adventure to make them worth crossing the state line to try. In the end, Tupelo’s savory take on chicken and waffles does hit several high notes, including ones I wouldn’t mind tasting again.

Hours at Tupelo Honey are Monday through Thursday, 11 a.m.-8 p.m., Friday from 11 a.m.-9 p.m., Saturday from 9 a.m.-9 p.m. and Sunday from 9 a.m.-8 p.m.
What a difference a year makes. The normal, expected spring increases in sales activity coupled with relaxing COVID-19 policies have created a very busy March. Buyer demand has largely been unabated in the face of rising home prices and mortgage rates. Existing home and new construction activity continue to remain below levels necessary to bring the market back into balance, pointing to a busy and competitive buyer scene in the coming months.

While many homebuilders are working to increase their activity, the cost of lumber and other materials and a backlogged supply chain continue to limit new construction. Also, supply costs have increased substantially. New methods, including exciting technology like 3D printed homes, could help speed construction and reduce costs in the future. Still, realistically these new approaches are several years away from making a measurable impact in the market.

For March, new listings in the Chattanooga region increased 1.2% from a year ago to 1,223. Pending sales were up a whopping 27.5% to 1,174. For a perspective on how tight the current market is, we’ve watched inventory levels shrink 64.5% from a year ago to 868 units.

Prices continued to gain traction. The median sales price increased a sizable 20.9% over March 2020 to $255,000. Days on market (the average amount of time a property is on the market before it’s under contract) was down 41.1% to 33 days. Sellers continue to be encouraged as months supply of inventory was down much better than 2020.

---

**March 2021 much better than 2020**

**O’Neil earns her merit badge**

Dawn O’Neil is a Realtor with RE/MAX Properties on Encompass Drive. She attributes the success of her business to the personal relationships she formed while involved in the extracurricular activities of her three children.

**Chance encounter over Girl Scout cookies leads to a new career**

By David Laprad

The laws of aviation suggest bees should be unable to fly, as their wings are too small to lift their bodies into the air. Not knowing this, bees fly anyway, perhaps because doing so is essential to their survival.

When Dawn O’Neil became a Realtor with a now-closed Century 21 brokerage in 2005, she was given the opportunity to fly but not the wings that could lift her off the ground, she says.

Not knowing she should be unable to take to the air, O’Neil did what came naturally and eventually found herself in the company of clouds.

Her journey began on the sidewalk outside a grocery store off Highway 58, where she was helping the Girls Scouts in the troop she was leading sell cookies.

After she convinced a real estate broker who happened by to purchase a box of Thin Mints, the man invited her to visit his office and discuss working for him.

“He said, “I have diabetes, and you talked me into buying cookies. You’re good at this,’” O’Neil remembers with a laugh.

Deciding real estate would make it possible for her to be more involved in the lives of her three children, O’Neil seized the opportunity. “My kids were my priority. I didn’t want to put them in day care full-time; I wanted to be there for them. Real estate allowed me to do that.”

O’Neil became an agent before today’s abundance of post-licensure training was available to Realtors. Even worse, her broker threw her into the deep end of the
Have you decided to build a new home or remodel your existing one? Your home is one of the biggest investments you will make, so finding a trustworthy contractor with whom you can communicate well is imperative.

Use this checklist to help you select a homebuilder or home remodeler to work on or build your home:

- **Contact the Home Builders Association of Greater Chattanooga** for a list of qualified, reliable home professionals. You can also ask family, friends or co-workers for recommendations.
- **Make sure the builder or home remodeler has a permanent business location and a good reputation with local banks and suppliers.**
- **Find out how long they have been in the building business.** It usually takes three to five years to establish a financially sound business. You want to make sure they will be around after the construction is complete to service any warranties.
- **Check out the company’s rating and if there have been any complaints filed with the local Better Business Bureau (www.bbb.org/us/en/chattanooga).**
- **Make sure the builder or remodeler has sufficient workers’ compensation and general liability insurance. If not, you could be liable for any construction-related accidents on your premises.**
- **Ask the contractor to provide you with the names of previous customers. If they won’t provide referrals, beware. If they do, ask the customers if they would hire the builder or remodeler again.**
- **Ask if you can see their work, both completed and in progress. Check for quality of workmanship and materials.**

O’Neil credits the agents with whom she worked on deals with teaching her the ropes.

“My first purchase and sale agreement looked like a 5-year-old had written it,” she admits. “But through trial and error and the generous help of other agents, I learned what I needed to know.”

O’Neil switched to a RE/MAX brokerage and eventually became skilled at the practical aspects of real estate, but she was still thrashing in the pool when it came to marketing.

No one threw her another lifesaver, though. Instead, she unwittily built her business by becoming involved in the education and extracurricular activities of her daughter and twin sons.

“I didn’t want to be a parent that talked the talk but didn’t walk the walk; I wanted my kids to see me helping out,” she explains.

As O’Neil formed relationships with the parents and teachers in the PTA and her other volunteer efforts, people noted she was a Realtor and eventually began calling her for help.

“My sons’ kindergartner teacher called me and said, ‘Dawn, I need to sell my house.’ And other people saw the RE/MAX magnets on my car and said, ‘Oh, you sell real estate. And without me doing any real marketing, my business started to grow.’”

O’Neil’s sphere expanded even more as she served as the children’s ministry director at her church and coached a church basketball team.

She also became a substitute teacher at Brown Middle School in 2011, when her sons started taking classes there.

While this allowed O’Neil to make even more connections that boosted her business, she confesses she had other reasons for wanting to be there.

“I’m not going to lie: It helped me to stalk my boys at school,” she says. “I know who their friends were and who they were spending their time with, which was important because middle school is tough.”

While O’Neil says real estate gave her the flexibility she needed to be able to spend more time with her children as they were growing up, she says it also kept her at arm’s length at times.

“It wasn’t always rainbows and butterflies,” she acknowledges. “I was there, but I was also on the phone a lot, and my kids remember driving around with signs in the back of the car. But I somehow made everything work.”

O’Neil didn’t switch to other marketing efforts until after her children were in high school and she was divorced. She says being on her own motivated her to assemble a database of the people within her sphere and reach out to them.

Even in this effort, O’Neil focuses on being thoughtful rather than sending mailouts or mass emails. In 2020, she left about 50 Easter egg dye kits on the porches of people who have done transactions with her, and when a client lost a pet, she mailed them a sympathy card.

“People want to know they matter to you,” she advances. “So, I try to love on the folks who have supported my business all these years and be there for them in their times of need.”

O’Neil says her new approach to marketing has helped to increase her annual sales to $9 million. “I’m meeting milestones I thought I’d never reach,” she says.

Don’t look for O’Neil to hire an assistant or transaction coordinator, though, as she prefers to work alone. “I’m a control freak,” she declares. “I feel like no one is going to provide the level of service I offer.”

Even with her new marketing strategy fully deployed, O’Neil is still helping clients who knew her when she was an ever-present mother and volunteer.

“I just sold a house to one of the girls who was in my troop when my daughter was young. It made me feel old,” she says.

“But what I’m doing now is what I have always loved and what I have always wanted to do,” she says. “I never wanted to move away from that.”

O’Neil has suffi cient workers’ compensation and general liability insurance. If not, you could be liable for any construction-related accidents on your premises.

- **Contact the Home Builders Association of Greater Chattanooga for a list of qualified, reliable home professionals. You can also ask family, friends or co-workers for recommendations.**
- **Make sure the builder or home remodeler has a permanent business location and a good reputation with local banks and suppliers.**
- **Find out how long they have been in the building business.** It usually takes three to five years to establish a financially sound business. You want to make sure they will be around after the construction is complete to service any warranties.

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This market is competitive, and Realtors work tirelessly for their clients, day in and day out. That’s Who We R. Greater Chattanooga Realtors is The Voice of Real Estate in Greater Chattanooga. A regional organization with more than 2,400 members, Greater Chattanooga Realtors is one of 300 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors service Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. For more information, visit www.gear.net or call 423 698-8001.
APRIL 16-22, 2021

Foreclosure Notices

Property Address Publication Dates
1913 Tuskgrove Boulevard, Chattanooga, 37421 2023-03-05; 2023-03-12; 2023-03-19
1093 Bay Pointe Dr, Hixson, 37433 2023-04-16; 2023-04-23; 2023-04-30
12211 Posey Hollow Road, Soddy Daisy 2023-04-09; 2023-04-16; 2023-04-23
1903 Bay Pointe Dr, Hixson, 37433 2023-04-16; 2023-04-23; 2023-04-30
12211 Posey Hollow Road, Soddy Daisy 2023-04-09; 2023-04-16; 2023-04-23
1213 Truman Avenue, Chattanooga, 37411 2023-04-16; 2023-04-23; 2023-04-30
3085 Louise Lane, Ooltewah, 37363 2023-04-09; 2023-04-16; 2023-04-23

SALES TO TAKE PLACE ON 2021-04-22

Property Address Publication Dates
1913 Tuskgrove Boulevard, Chattanooga, 37421 2023-03-05; 2023-03-12; 2023-03-19
1093 Bay Pointe Dr, Hixson, 37433 2023-04-16; 2023-04-23; 2023-04-30
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3085 Louise Lane, Ooltewah, 37363 2023-04-09; 2023-04-16; 2023-04-23

SUSPENDING FORECLOSURE PROCEEDINGS

Property Address Publication Dates
1913 Tuskgrove Boulevard, Chattanooga, 37421 2023-03-05; 2023-03-12; 2023-03-19
1093 Bay Pointe Dr, Hixson, 37433 2023-04-16; 2023-04-23; 2023-04-30
12211 Posey Hollow Road, Soddy Daisy 2023-04-09; 2023-04-16; 2023-04-23
1213 Truman Avenue, Chattanooga, 37411 2023-04-16; 2023-04-23; 2023-04-30
3085 Louise Lane, Ooltewah, 37363 2023-04-09; 2023-04-16; 2023-04-23
**BUILDING PERMITS**

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**Non-Resident Notice**

State of Tennessee, County of Hamilton
Docket No. 21D493

VS KEVIN ERICK FULMER

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 person that unless USA PASCICH A/K/A ALISA PASCICH PATMANN 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 same will be taken as admitted by USA PASCICH A/K/A ALISA PASCICH PATMANN and the case will be set for hearing ex parte or without USA PASCICH A/K/A ALISA PASCICH PATMANN presence.

(*) 28th day of March 2021.

L. Larry Henry
Circuit Court Clerk
J. W. Melton, D.C.
Deputy Clerk

Attorney for Plaintiff:
MITCHELL LEE MELTON

Mar. 26, 2021, 9:16 AM

c261213
**NOTICE OF STATE OF TENNESSEE, DEPARTMENT OF CHILDREN’S SERVICES VS. SHERRI MADDING AND TODD LINDER**

Sherron Children’s Services has filed a petition in Hamilton County Juvenile Court, to adjudicate Sherron Madding and Todd Linder as Dependents of the Juvenile Court, upon Doct. No. 11515, filed on October 14, 2020.

A hearing in this case is set for May 17, 2021, at 9:00 a.m. Sherron Madding and Todd Linder must appear in court on that date to participate in an adjudicatory hearing before Juvenile Judge and make defense to the petition. If judgment is dependent and neglected and/or severely abused. The Court is located at 1600 E. 3rd Street, Chattanooga, TN 37402.

Any appeal of this Court’s final disposition of the Department’s Petition for Temporary Legal Custody and Ex-Parte Order will be governed by the Rules of Juvenile Procedure and T.C.A. §37-1-159. Sherron Madding and Todd Linder shall have 30 days, excluding non-judicial days, to file an appeal.

Copies of all further orders and motions filed in this case and all copies of the Petition, the Manager and any subsequently filed legal documents or hearing data in the Juvenile Court Clerk’s Office at the address above, as well as copies of any pertinent documentation, shall be served on Sherron Madding and Todd Linder to the Juvenile Court’s Clerk’s Office at the address above. This will constitute appropriate service on all future filings in this case.

If any appeals are filed in this case, the Court shall enter judgment by default if the respondent does not file an appeal within the time specified above. This judgment by default may be entered against the defendant if the respondent is a non-resident of Tennessee, and certain property or money has been attached.

One or more civil warrants have issued but returned unexecuted, and an attachment issued was served and was issued upon certain property or money. If it is ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this Court as required by law.

LARRY L. HENRY, CLERK

Attorney for Plaintiff:

ROBERT W. WHEELER

Attorney for, 19, 23, 30, 2021 Cy21664

**IN THE CHANCERY COURT OF HAMILTON COUNTY, TENNESSEE**

NO. 21-0205

Michael A. Ritchey

Durham Land Company and its Successors and Assigns

**NOTICE TO CLAIMANTS**

TO Durham Land Company and its Successors and Assigns and Unknown parties having an interest in the mineral rights in and to the property located at 3040 Retro Hughes Rd., Grayville, TN 37338

Pursuant to Tennessee Code Annotated, Sec. 29-1-706 and 707, and being a complaint for Abandoned Mineral Interest has been filed in the Chancery Court of Hamilton County, Tennessee, wherein you are to state that you are the owner of the mineral interest, you hereby notified to file your statement of claim of said mineral interest on or before June 23, 2021, or said shall be declared abandoned and said interest will lapse and be reunited with the natural estate of said real estate located at 3040 Retro Hughes Rd. in Hamilton County, Tennessee and more particularly described as follows: Located in Hamilton County, Tennessee, to wit: Beginning at the intersection of the northeast em corner of property of Hiwassee Land Co. (DB251-754) and the southeastern corner of the herein described property, said point lying in the right of way of Retro Hughes Road; run thence along the common boundary with Hiwassee Land South 66 deg. 48 min. 00 sec. West 1867.07 feet to a corner marked by a stone; run thence North 43 deg. 39 min. 11 sec. West 887.83 feet to a corner marked by a 5/8’ rebar; run thence along common boundary you may find (DB3588-795) North 47 deg. 00 min. 05 sec. East 2180.34 feet to a 5/8 rebar at the right of way of Retro Hughes Road; run thence along the curative right of way in a southeasternly direction along a radius 1357.15 feet, an arc distance of 140.38 feet to a point; thence South 38 deg. 20 min. 44 sec. East 520.11 feet to a 5/8 rebar; thence continuing along the curature of said right of way in a southeasterly direction at a radius of 180.30, an arc distance of 186.32 feet to a point; thence in a southeasterly direction at a radius of 847.85 feet an arc distance of 75 ft; thence South 54 deg. 32 min, 33 sec. East 261.75 to 5/8 rebar lying on the property of Green North; 66 deg. 48 min. 00 sec. West 772.97 feet to a corner marked by a 5/8’ rebar; thence South 60 deg. 26 min, 16 sec. East 444.55 feet to a corner marked by a 5/8’ rebar; thence North 66 deg. 48 min. 00 sec. East 472.25 to the right of way of Retro Hughes Road; run thence along said curature of right of way in a southeaste...
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Wesco Auto

NOTICE

The following vehicle, 2001 Saturn, Vin#: 1G4FN46D212522215 is located at 1436 Long Hollow Rd., South Pittsburg, TN 37380. It is the property of James Thomas, 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 notice.

Wednesday, May 5, 2021, 9:30 AM, At General Meeting

Board of Commissioners Committees may meet prior to said meetings at 8:30 AM and/or immediately following said meetings.

Meeting Location

Probation & Parole Division No. 32-28, and Executive Order No. 78 issued by Governor Bill Lee. The meeting will be held at the Courthouse, Rm 402 and all others attending virtually by the link to the meeting via the Hamilton County Board of Commissioners may be hybrid with some attendees meeting in person at the Courthouse and official and to transact such business as may lawfully be come before them. The public is invited to attend the meeting via the link to the meeting via the Hamilton County Board of Commissioners. Interested individuals or agencies may appear, either in person or virtually, to present testimony or participate in the hearing.

Wednesday, May 5, 2021

RICHARD BRENT TEETER

Fellowship of Hamilton County

Chevy 1G1BU51H8HX185294

The following vehicle, 2001 Toyota, Vin#: 4T4RN419240175170 will be sold at public auction on May 1, 2021, 9AM at Barco Motor Co., 1621 East 35th St., Chattanooga, TN 37403; 1999 Buick, Vin# 1G4HP53L9PH522926

These vehicles will be sold at public auction on May 1, 2021, 9AM at Barco Motor Co., 1621 East 35th St., Chattanooga, TN 37403; 1999 Buick, Vin# 1G4PH5935HS925296 This vehicle will be sold at public auction on May 1, 2021, 9AM at Barco Motor Co., 1621 East 35th St., Chattanooga, TN 37403; 1999 Buick, Vin# 1G4PH5935HS925296 This vehicle will be sold at public auction on May 1, 2021, 9AM at Barco Motor Co., 1621 East 35th St., Chattanooga, TN 37403; 1999 Buick, Vin# 1G4PH5935HS925296

NOTICE

The following vehicle, 1998 Toyota, Vin# 4T4RN419240175170 is located at 200 Oak Ave., South Pittsburg, TN 37380. It is the property of James Thomas, 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 notice.

Wednesday, May 5, 2021

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This vehicle will be on public auction on May 1, 2021, 9AM at Blue Boy Auto Tech, 3500 Bonny Dale Dr., Chattanooga, TN 37408; 2000 Toyota, Vin# 4T4RN419240175170 is located at 1436 Long Hollow Rd., South Pittsburg, TN 37380. It is in the possession of James Thomas, 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 notice.

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NOTICE
Celebrate the diversity that makes America, America. Add your photo to the true portrait of America at lovehasnolabels.com.

#WeAreAmerica
The unfortunate truth of today’s job market is that applying for jobs is very competitive. Employers can be picky about who they hire and how much they want to pay. For many job seekers older than 50, the search process is a longer, harder road than they remember from years past.

This is especially true during the pandemic, when it has been harder to keep up things like hair color and regular gym workouts. Greys are showing through and age is becoming more obvious.

Some companies view an older employee as a risk. They can be more expensive and less likely to stick around for the long term. An older applicant might be looked at as less flexible, and behind the times when it comes to technology.

Older workers want to switch jobs but feel trapped. They’re certain another company won’t take a risk to hire them. If you’re facing this dilemma, start by taking a long look in the mirror. Think about what you can control at this stage of the pandemic, whether it’s home hair color, teeth whitening strips or updated glasses.

Evaluate your interview attire. If your clothes are outdated, consider purchasing something new. If you meet with the same company multiple times, change your shirt and tie or jewelry instead of buying an entirely new wardrobe. And, if you’re interviewing via Zoom, consider investing in a ring light. These can help with your appearance overall.

Next, evaluate your technology. If you’re outdated technology, it may be time to upgrade. Consider signing up for and participating in social media sites such as Facebook and LinkedIn. If you’re using an old email address — such as AOL or Comcast – it’s time to sign-up for a free Gmail account.

If you’re not sure whether or not your email is outdated, think of how long you’ve had it and where it came from. If you’ve had it more than 10 years, and it ends in your internet service provider’s name, you could be at risk.

Last, spruce up your resume. Remove positions from the beginning of your career that are no longer relevant to what you do today. Do not include your high school, and keep any college related activities to a bare minimum.

It’s no longer relevant that you were the president of the college chess team. You can even consider removing your college graduation year from your resume. It’s much harder to guess your age if you don’t provide the year you entered school.

The bad news is that with the pandemic, our normal upkeep has become a bit harder. The good news is that if you’re interviewing from home, you still have some control.

Start with these simple tips, and you’ll quickly find that you shave years off your appearance and your resume. Although you can’t eliminate age discrimination altogether, you certainly can reduce the likelihood that it significantly impacts your search.

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

Resume looking a little old? Here are some tips

Know your coverage before you charge

How my travel credit card saved me $1,388 on vacation cancellation

By Melissa Lambarena

In 2020, I was looking forward to leaving Los Angeles for a socially distanced vacation in San Diego. I had stocked up on food, hand sanitizer, wipes and masks. To stay safe and distant, I had booked two cottages near the beach with my travel credit card. My friend and his significant other would stay in one, and my roommate and I would take the other. That was the plan, until one friend tested positive for the coronavirus and had to isolate at home.

When the unexpected happens, a credit card’s trip cancellation or trip interruption insurance may help you recover the cost of nonrefundable expenses. In my case, trip cancellation insurance saved me $1,388. As you make travel plans in the future, consider purchasing something new. If you meet with the same company multiple times, change your shirt and tie or jewelry instead of buying an entirely new wardrobe. And, if you’re interviewing via Zoom, consider investing in a ring light. These can help with your appearance overall.

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The claims process

Requirements are typically found in your card benefit terms. Submitting a claim online or by phone with the benefit administrator is essential to getting reimbursed. There’s typically a small window after you cancel travel plans. My terms allowed 20 days to submit a claim for trip cancellation insurance.

The online form was not user-friendly, as it was tailored for flight cancellation claims. A quick call to the number listed in the terms connected me with a representative, who offered a workaround.

Evidence is also a requirement in this process. I provided general information, as well as:

• A credit card statement that showed proof of purchase
• A brief reason for the cancellation
• Screenshots of receipts and the cancellation policy
• Proof of my cancellation
• Copy of my friend’s test results

I specifically mentioned that a travel companion became sick with COVID-19 and that another had to be quarantined after having contact with them.

In about a week, I received an email saying my claim was approved. After that, it took another week to receive a check in the mail. Not bad for a perk on a no-annual-fee travel credit card.

Melissa Lambarena is a writer at NerdWallet. Email: mlambarena@nerdwallet.com. Twitter: @milaustenb.
A sculpted streetscape dubbed The Scramble now serves as a connection from Walnut Plaza to the Tennessee Aquarium along 1st Street. River City Company has worked in a public and private partnership with the City of Chattanooga, Public Art Chattanooga, The Lyndhurst Foundation and The Benwood Foundation since 2016 to select the artist and complete the construction of the installation, which repurposed existing infrastructure into an interactive space and a stormwater collection and filtration system.

The Scramble utilizes stone from nearby Sequatchie County and contains swirl patterns referencing the movement of water in the Tennessee River. The sculpted landscape references angular rock outcroppings in the region and visually ties to the nature themes of the Aquarium Plaza. The climbing and scrambling aspects of the installation are a homage to the climbing culture in downtown Chattanooga, including The Block and the Walnut Wall in Coolidge Park. The angular forms of The Scramble visually link to other parts of the city, including the architecture of the Hunter Art Museum, the top of the Aquarium buildings, The Block and the angled slopes in Renaissance Park.

Underground cinema: IMAX to screen ‘Ancient Caves 3D’ April 23-25

From serving as mythical gateways to the underworld to providing refuge for paleolithic humans, humanity has a long and storied relationship with caves.

Much of the legend and mystery surrounding caves stems from how few people have experienced these underground marvels for themselves. “Ancient Caves 3D,” a new IMAX offering from MacGillivray Freeman Films, seeks to change that by taking audiences beneath the earth’s surface to visit a subterranean frontier.

The filmmakers follow the efforts of Dr. Gina Moseley, a paleoclimatologist seeking clues to the current trajectory of Earth’s climate in geologic “fingerprints” contained in stalactites preserved, untouched, hundreds of feet beneath the surface.

Formed by the ceaseless dripping of mineral-rich water over thousands – or not millions – of years, these rock formations offer a rare record of the climatic changes of Earth’s distant past.

Toting bulky equipment, filmmakers followed researchers on an often perilous quest into dry and submerged caves hundreds of feet below ground in locations such as Devil’s Hole near Las Vegas, the Bahamas’ Crystal Caves and far-flung sites in Iceland, France and other exotic locales.

The Tennessee Aquarium IMAX 3D Theater will screen “Ancient Caves 3D” Friday, April 23 through Sunday, April 25 at 1:15 p.m. and 3:45 p.m. daily. The venue will also screen the film at 6:15 p.m. Friday and Saturday.

Audiences will watch researchers wander through cavernous underground galleries lined with stone pillars, dive into abyssal pools and squeeze through claustrophobic cracks and crevasses. The specter of danger is more than cinematic smoke-and-mirrors. At one point during filming, a support diver had to be rescued after becoming trapped with a limited air supply far from the exit of one submerged cave. The cameras were still rolling during the rescue, which made its way into the final film.

“Audiences can expect to see things they’ve never seen before,” says director Jonathan Bird, an Emmy Award winner and underwater documentarian with almost a million followers on his YouTube channel, BlueWorldTV.

“We show them deep underwater caves with formations that look like something straight out of a sci-fi film, and even a cave nicknamed the Fangorn Forest and made famous by J.R.R. Tolkien’s ‘Lord of the Rings.’

“We really take audiences to places most will never see in their lifetimes.” Purchase tickets to “Ancient Caves 3D” at tnaqua.org/imax/ancient-caves-3d.
The most affordable new SUVs for 2021

By Ryan ZumMallen | Edmunds

SUVs top nearly every automaker’s sales charts, and they’re not cheap. Any given SUV costs a few thousand more than its closest sedan counterpart. To help ease the sticker shock, Edmunds’ experts have compiled a list of five SUVs that come in a variety of sizes and have unusually low starting prices for their competitive segments.

What’s more, these models – all 2021 editions – also scored highly in our overall ratings, and they offer a good selection of standard features so you won’t have to spend on upgrades. All prices include the destination charge.

Kia Soul

The Kia Soul is an extra-small SUV that offers a large cargo capacity, especially compared with other vehicles of its size. It’s fun to drive, and the tall roof and wide door openings allow easy access to the front and rear of the deceptively spacious cabin.

The Soul nails a lot of basics, though we do wish the cabin remained a little quieter on the road. Its transmission can also feel clunky at times, and it does not offer all-wheel drive as an option.

Still, standard Apple CarPlay and Android Auto smartphone connectivity at this price earns the Soul a place on the list over pricier competitors. Manufacturer’s suggested retail price of 2021 Kia Soul LX: $18,765

Hyundai Tucson

The Hyundai Tucson compact SUV includes an impressive amount of standard equipment in its base versions that competitors simply can’t match. For instance, the starter Tucson SE comes with 17-inch wheels, Apple CarPlay and Android Auto, a six-speaker audio system and several helpful safety aids.

On top of that, the Tucson is comfortable to drive, and all of its technology is easy to use. The biggest drawbacks include unexciting engines and less cargo capacity than some rivals. Keep an eye out for the redesigned 2022 Tucson, which will offer snazzy looks, new engines and tons of tech when it comes out later this year. MSRP of 2021 Tucson SE: $24,885.

Hyundai Santa Fe

The Santa Fe gets a significant overhaul for 2021, giving it the latest in style on top of standout materials and standard features for the class. Another familiar Hyundai highlight is exceptional warranty coverage – every Santa Fe comes standard with a 10-year/100,000-mile powertrain plan. Both engines are more powerful and have higher EPA-rated fuel economy than their 2020 counterparts. There’s also a new hybrid option.

One note: Size-wise, the Santa Fe is actually something of an in-between crossover, straddling the line between a small SUV and a midsize SUV. It trails rivals like the Subaru Outback in cargo space, and the ride can be a little bumpy.

But Hyundai threw its might into the standard features: Fog lights, four USB ports, an 8-inch touch screen, and wireless Apple CarPlay and Android Auto are also included. MSRP of 2021 Hyundai Santa Fe SE: $28,035.

Volkswagen Atlas

Surprised to see a German car on the list? The Volkswagen Atlas, assembled in Chattanooga, has the lowest starting price of any midsize three-row SUV. On top of that, it currently maintains a strong fourth place in Edmunds’ rankings thanks to its spacious interior, comfortable demeanor and quiet ride. Power and fuel economy with either available engine leave something to be desired, but it’s good enough to overcome these flaws.

There is also a wealth of standard features. The Atlas S comes with 18-inch wheels, LED lights, a six-speaker sound system and roof rails. Apple CarPlay and Android Auto are also included. MSRP of 2021 Volkswagen Atlas S: $32,575.

Ford Expedition

When you get to large truck-like SUVs, there is a lot of similarity. Each is spacious, powerful and capable of towing a lot of weight. But the Ford Expedition stands out, not only because it has the lowest starting price in the group but because it offers a great assortment of standard equipment. Included in every Expedition are 18-inch wheels, fog lights, push-button start and a Wi-Fi hot spot.

You also get the Co-Pilot360 suite of safety features – one of our favorites. There is a catch, and that is that the base model Expedition XL only offers two rows of seats. So if you want the lowest price, you’ll only be able to seat five passengers. However, the Expedition’s generous equipment, huge towing power and loads of space make it impossible to overlook. MSRP of 2021 Expedition XL: $50,720.

Edmunds says

Automakers now offer impressive standard features on their SUVs, so affordable base models are not as basic as you might think. One of the entry-level versions discussed here could be all the SUV you need.

Ryan ZumMallen is a staff writer at Edmunds. Twitter: @zoomy575m; Instagram: zoomy575m.