Fire provides 1 more obstacle for Schimpfs

Home destroyed as father of 2 awaits 2nd heart transplant

By David Laprad

George Schimpf had already graduated summa cum laude from the school of hard knocks when fire consumed his family’s home on Christmas Eve.

Stricken with scleroderma, an autoimmune disease that causes inflammation in the skin and other areas of the body, Schimpf received a heart transplant in 2019 at the age of 38.

When he talks about it, he still sounds surprised he survived.

“My doctors told me I was going to die,” he recalls. “I did die. My wife held my 6-month-old son over my hospital bed, and I said goodbye to him. When people tell me I’m brave, I tell them my wife is the strong one.”

Schimpf says he survived by the grace of God.

“I nearly died several times. I can’t count how many times I rode an ambulance to the hospital. I actually watched myself flatline on the monitor once.”

Schimpf was not only able to spend more time with his son, Solly, who’s now 4, but he and his wife, Elizabeth Solomon-Schimpf, had a second child, Wiles, who’s all of seven months old.

The added years and bonus son are blessings, Schimpf says, especially in light of news from his doctors that complications with his transplant will require him to have a second one.

This news didn’t surprise him, he says. Rather, he felt like a boxer who ignores his wounds and steps into the ring when the bell announces the start of the next round.

“My doctors say I’ll be stronger the second time through, so my recovery should go better. But I know there are risks, so I’m trying to be positive and enjoy every moment I have with my wife and kids.”

Schimpf, who owns and manages rental properties, has been spending many of these prized slices of life in the Signal Mountain home he shares with his wife and children.

George Schimpf, his wife, Elizabeth Solomon-Schimpf, their 4-year-old son Solly and his 7-month-old son Wiles
Resisting a “prevailing human tendency”

Openness to new ideas – an essential attribute of judging

In past columns, we’ve discussed how the judiciary functions, its importance in our democratic republic and how federal judges are appointed. In this column, we’ll discuss the importance of judges being open to new ideas – even challenging ideas.

Because one aspect of judging that’s necessary, even if not widely discussed, is that judges must not be so committed to preconceived thoughts or ideas that they have difficulty reaching a fair and impartial decision in a case.

**Judges must resist preconceived notions about a case**

When a judge is assigned a case, there are at least two parties, or sides. An experienced judge would be somewhat familiar with the law that pertains to the issues in the case and might even have a general idea from the parties’ filings as to which side might have the better argument.

The judge might even have presided over a case with apparently similar facts before. Judges, however, must put aside preconceptions and not only be open to new information and arguments, but also welcome them.

**Judges learn the facts in a case from the parties**

It’s the obligation of the parties to present the relevant facts to the judge, whether through written or oral presentations or the introduction of evidence through witness testimony or exhibits.

This evidence will be new to the judge. And it will be particular to the case and not the same as evidence in prior cases. The judge must be open to appreciating how the facts in this individual case differ from the facts in prior cases.

In addition, at the beginning of a case, the judge will be presented only with limited factual allegations. As the case develops, the judge will become aware of more facts through the parties’ stipulations or agreements on certain facts, their written motions, various hearings and perhaps even at trial.

The judge must therefore keep an open mind throughout the development of a case because things are not always as they might seem at first.

**Judges must determine pertinent law**

While it’s up to the parties to present the relevant facts, it’s the responsibility of the judge to determine the relevant law. The parties must present their arguments to the judge as to their positions on the law, but ultimately, it’s the judge’s responsibility to determine what the relevant law is.

The judge has to approach this task with an open mind, appreciating that laws do change over time, and the applicable law might therefore be different in a new case than it had been in a similar case in the past.

A judge must also recognize that a single different fact might call for a different decision on the applicable law. For example, the law might recognize justification for an action in certain circumstances that in other circumstances would be illegal. This occurs specifically with such subjects as self-defense, defense of others or duress.

A change of just a few facts will lead to a totally different decision. In sum, because of changes in the law or differences among facts, a judge might have handled a previous similar case, but the particular facts in a new case might call for a totally different result.

**Judges apply the correct law to the relevant facts to reach a decision**

In reaching a decision, judges have to understand the specific relevant facts pertinent to the decision and then apply the correct law to those facts.

This is more complicated and more difficult for judges than it sounds. Judges are human beings, and our tendency as human beings is to jump to quick and easy assumptions about facts.

As human beings, we also tend to assume that we already know the answer about something – even before we hear the question. Judges must always resist this prevalent human tendency.

Thus, to judge effectively, judges must always be open to new information and new ideas.

**Curtis L. Collier**
U.S. district judge
Chair, Eastern District of Tennessee Civics and Outreach Committee

**Carrie Brown Stefaniak**
Law clerk to the Hon. Curtis L. Collier
Past president, Chattanooga Chapter of the Federal Bar Association

**Karen L. Sheng**
Law clerk to the Hon. Curtis L. Collier

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JUDICIAL REPRESENTATIVE
Like many homes, it’s where he and his family have been making memories since he and Elizabeth became parents. But it’s also where his grandparents, Eugene and Virginia Ann Dixon Schimpf, made memories before them.

“My grandparents build the home in 1954,” Schimpf notes. “I believe it was one of the first houses on Arrow Drive. It was my favorite place to be when I was growing up. I loved the big family gatherings on holidays.”

Schimpf purchased the house from an uncle in 2020 and moved in with his family. “I felt fortunate to be able to buy it and raise my children there. Whenever I’d give my first son a bath, I’d tell him his grandfather once took baths in the same tub – and so had I.”

The memory of bathing in the same tub existed only in Schimpf’s mind. Other memories tied to the house were preserved in photographs, including grainy pictures of the birthday party his family hosted when he turned 4. Still others were etched into the home’s door frames, such as a pencil line Schimpf’s grandmother had drawn to record the height of his father in 1965.

Now that etching has joined Schimpf’s memories of childhood baths in existing only in his mind.

As Schimpf tries to describe his emotions in that moment, all he can do is say he was overwhelmed.

“I started crying. Our neighbors came up and hugged me.”

As firefighters fought to extinguish the flames, one of them asked Schimpf if there was anything in the house he needed. The question snapped him out of his trauma and he remembered his heart medication.

“I have a collection of pills I have to take every day or my body will reject my heart,” Schimpf says. “I had enough in the house to last a couple of months, and it was scary to think I might lose those.”

To Schimpf’s amazement, firefighters...
ventured into the flames to retrieve his medication. While the intense heat inside the house had melted some of the pills, enough were intact to last until the Vanderbilt Heart and Vascular Institute in Nashville was able to replace them.

“The fire was still burning,” Schimpf marvels. “Someone could have been hurt saving my medication.”

But no one was hurt. Instead, the only casualties that day were material and emotional in nature.

“We literally had what we were wearing,” Schimpf says. “If the fire hadn’t burned it, the smoke had damaged it beyond use.”

In response, Schimpf’s sister, Jenny Ann Geoa, reached out to the community for temporary provision. In addition to launching a GoFundMe page, she issued a clarion call for supplies and raised the door of her two-car garage to accommodate the anticipated flood of support.

The people of Signal Mountain did not disappoint. Money, toiletries, diapers and other items were able to sleep.

Discomfort the second night due to the fire, his heart was aching. He felt less so as he was able to sleep.

“Dada, that was fun.”

He was actually happy.

“My son was floored. After we left my sister’s house, he said, ‘Dada, that was fun.’ He was actually happy.”

Schimpf, however, was in pain – literally. After being awake through the night of the fire, his heart was aching. He felt less discomfort the second night due to the outpouring of care from the community, he says, and by the third night, he and his wife were able to sleep.

“The whole experience has been overwhelming,” he says, repeating the word he’d used earlier to describe his emotions when he saw flames reducing his family home to ashes. “[The Bible says] the Lord will never put more than you can handle in front of you. When this happened, I thought it was more than we could handle. But thanks to everyone’s generosity, we’re going to make it through this.”

The ordeal is far from over. As of Jan. 3, the Signal Mountain Fire Department was still investigating the cause of the fire. But no one was hurt. Instead, the only casualties that day were material and emotional in nature.

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Waller combines with giant Holland & Knight

Holland & Knight and Waller Lansden Dortch & Davis have agreed to a combination to be completed during the first quarter of 2023. The combined law firm will operate under the Holland & Knight name and will have nearly 2,000 attorneys in 55 offices across the U.S. and internationally.

Waller, an AmLaw 200 firm, has more than 280 attorneys with offices in Nashville, Chattanooga, Birmingham and Austin, Texas. It is listed as one of the top firms in Chambers USA’s “The Elite” rankings of national healthcare law firms. Waller has also been ranked as a Top 20 healthcare law firm by Modern Healthcare for nearly two decades. In addition, Waller is ranked by Chambers USA as a Band 1 firm in Tennessee in nine other practice areas.

“Waller has a stellar reputation and enjoys a roster of prestigious national clients,” said Holland & Knight managing partner Steven Sonberg. “We look forward to joining forces with one of the most established and well-respected brands in healthcare law, along with remarkable capabilities in many other key industries and practices that are well aligned with our strategic initiatives.”

In addition to healthcare, the combination will strengthen Holland & Knight’s capabilities in private equity, financial services, real estate and litigation.

With the addition of Waller, Holland & Knight expands its U.S. geographic presence and becomes one of the largest law firms in the fast-growing, business-friendly state of Tennessee. In Nashville, home to many of the country’s most significant healthcare companies and a destination of choice for corporate relocations, Holland & Knight would add an office of more than 235 lawyers.

“Early in our discussions with Holland & Knight, we saw a compelling opportunity to join a national platform with a deep bench of talent and experience,” said Waller chair Matt Burnstein. “Our clients are enthused about gaining access to top lawyers in many geographies we do not currently serve, and our attorneys and staff will fit wonderfully within the Holland & Knight culture. This is a tremendously exciting move for our firm.”

Source: Holland & Knight LLP

Builders working to meet demand

Ending 2022 with sales of new home increasing

While new home sales received a slight bounce in November from moderating mortgage rates, the housing market continues to struggle because of ongoing supply chain disruptions, elevated construction costs and challenging affordability conditions. Here in the south, new home sales have fallen 13.1% on a year-to-date basis. Sales of newly built single-family homes in November did see an increase of 5.8%, the latest data from the U.S. Census Bureau and HUD shows, but new-home sales are down 15.2% on a year-to-date basis.

“Declining mortgage rates during the second half of November, combined with builder sales incentives, lifted the pace of new home sales for the month,” says Jerry Konter, chairman of the National Association of Home Builders. “However, due to higher construction costs and ongoing supply chain issues, the median price of a newly-built single-family home in November was $471,200 – 9.5% higher than a year ago.

The impact of higher construction costs has made building entry-level homes particularly difficult – and this is where we see the greatest amount of pricing out for the housing market,” notes NAHB chief economist Robert Dietz. “In November 2021, 13% of new home sales were priced below $300,000. That share has now fallen to 7%.

A new home sale occurs when a sales contract is signed or a deposit is accepted. The home can be in any stage of construction, including the planning stages, under construction or completed.

In addition to adjusting for seasonal effects, the November reading of the New Home Sales Index was 590,000 units, which is where we see the greatest amount of sales activity for the year. A 20% increase in tourist traffic in the Chattanooga area made the largest year for new home sales for the year. A year ago, there were just 32,000 completed, ready to occupy homes available for sale. By November 2022, that number increased to 64,000, reflecting flagging demand and more standing inventory due to lower sales. Zillow currently has over 1,500 listings for homes for sale here in Hamilton County. If you’re looking to build, buy or sell in Chattanooga and the surrounding areas, check out the membership directory at www.HBAGC.net for a list of reputable professionals to guide you.

50 Years Ago

News of the Week Jan. 6

Assessments on public utilities in Chattanooga by the Tennessee Public Service Commission have been increased by a record $5,959,553, City Treasurer Earl Counts reported this week. The new assessments amounted to $42,655,894 for 1972. The 1971 total assessment was $36,716,341.

Stockholders of the Hamilton National Bank of Knoxville have approved a plan to merge the Knoxville bank with Hamilton Bancshares, Inc. of Chattanooga. The merger calls for exchange of 8 shares of Bancshares stock for each 100,000 shares of common stock of the Knoxville bank. Bid price for Hamilton Bancshares stock Wednesday, Dec. 27 last, made the value of the transaction about $34,600,000.

A Van Seabold, assistant vice president of Chattanooga Federal Savings and Loan Association, will manage the bank’s new office at 5022 Roseville Boulevard in Roseville. Ribbon cutting ceremonies for the new bank were held Tuesday.

E.Y. Chapin III, Rock City president, revealed plans are underway for a 220-foot observation tower to be constructed in the center of Rock City Garden property on Lookout Mountain. The diameter of the tower will be the same as that of the New Monument in Point Park on Lookout and less than twice as tall. The project will cost about $500,000.

More than $9 million will be spent in the Chattanooga District by South Central Bell for expansion, Melvin C. White Jr., district manager, announced Saturday. The district includes Cleveland, Jasper, and South Pimpling. The Allied Arts Fund has set a total of $471,200 for its 1973 campaign, Joseph H. Davenport Jr., fund president, announced. Sebert Brewer is chairman of the campaign, proceeds from which benefit the Chattanooga Art Association, Chattanooga Art Council, Adult Education Council, Chattanooga Boys’ Choir, Chattanooga Opera Association, Chattanooga Symphony Association and Houston Antique Museum.

Hugh O. Maclellan, president of Provident Life and Accident Insurance Company, has been named chairman of the campaign advisory committee of the McCallie Scholl Development Fund. The school is beginning the $6.95 million two-phase development fund to add new academic and athletic complexes and to increase scholarships and teacher education.

R. Wayne Peters has been named a partner in the law firm of Stopher, Caldwell and Hoggie with offices in the Madcellan Building. He has been an associate in the firm since 1969.

A 20% increase in tourist traffic in the Chattanooga area made the largest year for tourism ever recorded, the Chattanooga Convention and Visitors Bureau reports. Announcement was made Tuesday of the proposed merger of Tennessee Paper Mills, Inc. of Chattanooga, and an Atlanta-based packaging company. The new firm will be called Rock-Tenn Co., Hubert J. Stagner, chairman of the board if Tennessee Paper Mills, said W. Max Finley, president of Tennessee Paper, will be chairman of the board of the new company. Arthur N. Morris, Baltimore, will be chairman of Rock City Box, will be chairman of the executive committee and A. Wesley Brown, Atlanta, president of the packaging company, will also be president of Rock-Tenn Co.

Mayor Joe Glassock of Red Bank has declared the city will go to court with the Chattanooga Area Regional Transportation Authority over the right of Red Bank to run its public buses to and from Chattanooga. He issued an open-letter appeal to U.S. Sens. Howard Baker and Bill Brook to consider the legality of CARTA’s impending injunction to stop the Red Bank bus service.
**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, default has occurred in the payment of the entire indebtedness, and conditions of a Deed of Trust dated August 17, 2009, and the Deed of Trust is due and payable, and there is a serving of a notice of default, and an application for a declaration of default, and an application for a declaration of default in accordance with §35-5-101 have been met.

Pursuant to §35-5-101, the undersigned Wilson & Associates, P.L.L.C., as nominee for Walker Jackson Mortgage, LLC, its successors and assigns; and the undersigned Wilson & Associates, P.L.L.C., as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, of the property described as follows: The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option and set forth herein below, pursuant to §35-5-101, and in the furtherance of the purposes of §§35-5-101 and 35-5-102, the undersigned Wilson & Associates, P.L.L.C., as Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Amerihome Mortgage Corporation, as substitute for Wilson & Associates, P.L.L.C., as Trustee, and/or any other person or entity, will sell and dispose of at public auction at 2:00 p.m., on Thursday, December 29, 2022, at the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, Tennessee, 37402, to be sold for public auction at the highest and best bid, after publication of this Notice, in accordance with §35-5-101, of a certain property described as follows:

**PROPERTY ADDRESS:**

The street address of the property to be sold is 6949 Eastdale Road, Chattanooga, Tennessee, 37439, and the real property records of Hamilton County, Tennessee, at which the property is believed to be 6823 Northside Drive, between Hickory Lane of North Side Drive, between Hickory Lane and 7th Street, in the Register’s Office of Hamilton County, Tennessee, at which the property is believed to be 6823 Northside Drive, between Hickory Lane and 7th Street, in the Register’s Office of Hamilton County, Tennessee, at which the property is believed to be 6823 Northside Drive, between Hickory Lane and 7th Street, in the Register’s Office of Hamilton County, Tennessee.

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call bidder subject to all unpaid taxes, prior liens, and any applicable regulations. The real property described in the policy is located in the city of Chattanooga, Tennessee. The real property described in the policy is located in the city of Chattanooga, Tennessee.
eminent domain, agency or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above referenced property: DONALD RAY JOHNSON AUDREY T. JOHNSON TENANTS OF The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. W&A No. 354693 DATED December 22, 2022 WILLSON & ASSOCIATES, P.L.L.C., Successor Trustee Dec. 30, 2022 Jan. 6, 2023 Frd2972

NOTICE OF TRUSTEE’S SALE WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated April 20, 2017, and the Deed of Trust of even date subject to, without limitation, all matters shown on any applicable recorded or unrecorded financial instruments, any applicable homeowners’ association dues or assessments; all claims or other matters, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows: THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF HAMILTON, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWING: THIRTY-ONE (31), EASTERN HILLS ADDITION NO. ONE (1), AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 18, PAGE 19, OFFICE OF HAMILTON COUNTY, TENNESSEE, ALSO KNOWN AS: 7228 Bassetwood Dr, Chattanooga, TN 37416.

This sale is subject to all matters shown on any applicable recorded or unrecorded financial instruments, any applicable homeowners’ association dues or assessments; all claims or other matters, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows: THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF HAMILTON, STATE OF TENNESSEE, AND IS DESCRIBED IN CONFORMITY TO A FIXTURE FILI NG; AND TO ANY MATTER THAT AN ACCURATE SURVEY OF THE PREMISES MIGHT DISCLOSE. In addition, the following parties may claim an interest in the above referenced property: DONALD RAY JOHNSON AUDREY T. JOHNSON TENANTS OF The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. W&A No. 354682 DATED December 22, 2022 WILLSON & ASSOCIATES, P.L.L.C., Successor Trustee Dec. 30, 2022 Jan. 6, 2023 Frd2975

NOTICE OF SUBSTITUTE TRUSTEE’S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated February 12, 2019, and the Deed of Trust of even date subject to, without limitation, all matters shown on any applicable recorded or unrecorded financial instruments, any applicable homeowners’ association dues or assessments; all claims or other matters, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows: THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF HAMILTON, STATE OF TENNESSEE, AND IS DESCRIBED IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE, AS NEWER MORTAL NO. 20. NORTHERN HILLS SUBDIVISION, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 10, PAGE 78, THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPREHENSIVE DESCRIPTION. Parcel: 100.100 D 204 PROPERTY ADDRESS: The street address of the property is believed to be: 8285 NORTHERN HILLS ROAD, HIXSON, TN 37434.

This sale is subject to all matters shown on any applicable recorded or unrecorded financial instruments, any applicable homeowners’ association dues or assessments; all claims or other matters, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows: THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF HAMILTON, STATE OF TENNESSEE, AND IS DESCRIBED IN CONFORMITY TO A FIXTURE FILI NG; AND TO ANY MATTER THAT AN ACCURATE SURVEY OF THE PREMISES MIGHT DISCLOSE. In addition, the following parties may claim an interest in the above referenced property: DONALD RAY JOHNSON AUDREY T. JOHNSON TENANTS OF The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. W&A No. 353796 DATED December 27, 2022 WILLSON & ASSOCIATES, P.L.L.C., Successor Trustee Dec. 30, 2022 Jan. 6, 13, 2023 Frd29891

SUBSTITUTE TRUSTEE’S SALE

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. W&A No. 353796 DATED December 27, 2022 WILLSON & ASSOCIATES, P.L.L.C., Successor Trustee Dec. 30, 2022 Jan. 6, 13, 2023 Frd29891
Any right of equity of redemption, statu-
tory or common law, of any person in
accord with the terms of said Deed of
Trust, and the title is believed to be
good, but the undersigned, Rubin Lublin
TN, LLC, as Substitute Trustee or its duly
appointed agent, by virtue of the power,
duly and authority vested and imposed upon
said Substitute Trustee will, on February 9,
2023 at 12:00 PM On the front steps of the
Post Office of the Hamilton County Courthou
se, 615 West Broad Street, Chattanooga, TN,
proceed to sell at public outcry to the highest
and best bidder for cash, for cash,
without representations of any kind, including
fitness for the intended use, the
property conveyed by this
Deed of Trust, and the title is believed
to be good, but the undersigned, Rubin Lublin
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said Substitute Trustee will, on February 9,
2023 at 12:00 PM On the front steps of the
Post Office of the Hamilton County Courthou
se, 615 West Broad Street, Chattanooga, TN,
Foreclosure Notices

Continued from page 9

Foreclosure Notice of Successor Trustee's Sale WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of the Deed of Trust and the Due & Demand of trust deed in said property; in said Deed of Trust of even date, securing said Note recorded January 26, 2022, in Book 120, Page 236, as Document No. 222020009000094.

NOW, THEREFORE, notice is hereby given that an agent of Marinosci Law Group, P.C., as Successor Trustee, by and through Hugh A. Jacks and Joann M. Jacks, attorneys at law, will on or about Monday, the 6th day of January, 2023, at 11:00 AM, in said Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, Tennessee, 37402, at a public sale, sell, convey and lease, to the highest and best bidder for cash (or credit upon the indebtedness due to said Trustee), BEING the same property as conveyed to said Trustee in a Deed of Trust recorded in the Register's office of Hamilton County, Tennessee, as Document No. 5635, Page 295, in the Register's Office of Hamilton County, Tennessee.

NOW, THEREFORE, notice is hereby given that an agent of Marinosci Law Group, P.C., as Successor Trustee, by and through Hugh A. Jacks and Joann M. Jacks, attorneys at law, will on or about Monday, the 6th day of January, 2023, at 11:00 AM, in said Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, Tennessee, 37402, at a public sale, sell, convey and lease, to the highest and best bidder for cash (or credit upon the indebtedness due to said Trustee), BEING the same property as conveyed to said Trustee in a Deed of Trust recorded in the Register's office of Hamilton County, Tennessee, as Document No. 5635, Page 295, in the Register's Office of Hamilton County, Tennessee.

The sale will be for the purpose of satisfying the entire indebtedness due and payable under the terms of the Deed of Trust, recorded in said Register's office, in the name of Wilson & Associates, P.L.L.C., as Successor Trustee, and that such sale will be free from all claims and incumbrances and that such property will be sold as is, where is, without representations or warranties of any kind, and conveyed only as Substitute Trustee. The Property is subject to all conditions, limitations, restrictions, and terms of sale set forth above. If the highest bidder cannot pay for said property, such sale shall be rescinded at the Successor Trustee's option.

The sale will be subject to all matters shown upon any recordable deed; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances, liens or judgments, or rights by virtue of equitable and statutory rights of redemption, and all other exemptions of every kind. Any unpaid city and County taxes which may be due and payable at the time of sale will be subject to all matters shown upon any recordable deed; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances, liens or judgments, or rights by virtue of equitable and statutory rights of redemption, and all other exemptions of every kind.
Are you ready to ‘unretire’?

Have you recently retired but are now thinking of going back to work? If so, you aren’t alone, as many people are choosing to “unretire.” But if you do reenter the workforce in some capacity, what opportunities might be available to you? And how will your renewed employment affect your financial outlook?

For starters, though, what reasons might motivate you to go back to work? For many people, the primary cause has been inflation, which has presented a huge challenge to retirees living on a fixed income.

In addition, the volatile financial market of 2022 caused many people’s investment portfolios to decline in value – a real problem for retirees who need to start selling investments to supplement their income.

But non-financial factors could also be driving you to unretire. Like other retirees, you may miss the chance to use your work experience to engage with the world, and you may miss the social interactions as well.

In any case, if you do decide to rejoin the working world in some fashion, you may have several options. For example, if you enjoyed the work you did for your former employer, you might want to see if you could go back on a part-time basis.

Or you could use your skills to join the “gig” economy by doing some consulting or freelance work in your former industry. You might also consider going to work for a nonprofit organization, as many of these groups lost employees during the height of the COVID-19 pandemic and are now facing labor shortages.

Going back to work, even part time, can improve your cash flow, which helps cover the cost of regular expenses. Furthermore, the added income can possibly help you delay or reduce withdrawals from your investment accounts.

And it’s important to increase the longevity of these accounts considering you may spend two or even three decades in retirement. (Once you turn 72, however, you will have to start withdrawing certain amounts from your 401(k) and traditional IRA.) But your earnings can affect another source of your retirement income – your Social Security benefits.

If you return to work before your “full” retirement age, which is likely between 66 and 67, the Social Security earnings limit in 2023 is $21,240. For each $2 earned over that amount, Social Security will deduct $1 from benefits. If you reach your full retirement age in 2023, the earnings limit is $56,520; Social Security will deduct $1 from your benefits for each $3 earned over this amount until the month you turn your full retirement age.

But in all future years after you’ve reached your full retirement age, you can earn as much as you want without losing any benefits. Social Security will then recalculate your payments to give you credit for the months your benefits were reduced or withheld due to your excess earnings.

Be aware, though, that your earned income can potentially result in higher taxes on your Social Security benefits at any age.

Returning to work can be rewarding, both financially and emotionally. And you may get more out of the experience when you’re aware of the issues involved.

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

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

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Share goals with friends, family

Up the odds of meeting money goals in 2023

By Sara Rathner

With a new year ahead and the holiday fanfare behind, this is a great time to set money goals, especially if you recently spent a lot on gifts and travel and want to get your finances in shape.

Right now, you may be highly motivated to solve every single one of your money issues in the next few months, but daily life is guaranteed to get in the way. Your financial to-do list, once so full of promise, can eventually get stuffed in the back of a drawer while you manage more pressing matters.

So how can you improve your odds of success? It comes down to accepting that you won’t have the time or energy to complete every task to perfection. Creating a system where you can prioritize, plan ahead and hold yourself accountable can help.

Expect the unexpected

Many start by setting a goal to trim frivolous costs, which can certainly be helpful. But there are other ways to make a big difference. Taylor Schulte, a certified financial planner and founder of Define Financial, an advisory firm in San Diego, recommends starting with a few overlooked financial tasks.

Freezing your credit is a quick, easy way to guard yourself against identity theft. It’s free to do, and you can temporarily lift the freeze when you’re applying for a loan or credit card.

Schulte also suggests looking into umbrella insurance, which offers additional coverage beyond what your auto, homeowners and other insurance policies provide. This coverage can spare you from massive out-of-pocket costs in the event you get sued.

Basic estate planning, including creating a will, is another thing to put high on your list. Putting off this task can create a major headache for your loved ones if something happens to you unexpectedly. “I know it’s a pain point and it’s often kicked down the road,” Schulte says.

Paying attention to your spending is always important, but don’t neglect taking steps to protect your money, yourself and your loved ones.

Focus on what matters

So many money goals are born out of social pressure. You “should” want to save up to own a home, even if you’re happily renting. You “should” sacrifice short-term needs and wants to stash away as much as possible for retirement, even though it leaves you feeling deprived. But money goals should be tied to the things that matter most to you. If they aren’t, you’ll quickly lose interest.

“If you don’t know what goals to choose, go back to your values and have them guide the goals you set,” says Eric Roberge, a certified financial planner and founder of Beyond Your Hammock, a financial advisory firm in Boston.

You can combine goal-setting with a little planning, so expenses are less likely to creep up on you throughout the year. Think about what expected costs will be coming up in the next six to 12 months, like recurring bills, vacations, anticipated home or car repairs and other expenses. This approach allows you to set money aside each month to put toward planned costs, as well as longer-term goals.

Hold yourself accountable

Forgetting your goals can be far too easy, so to make something stick, write it down. It can be as simple as a handwritten list you keep on the fridge, or online calendar reminders that will nudge you every so often.

For time-sensitive goals, set deadlines. One tactic is to make multiple lists based on what you need to complete within the next week, month or three months. As time passes and you check off items, you can update the list.

Enlist others’ help, too. Weekly or monthly household money meetings are useful if you’re completing financial tasks as a group. Or share your goals with a trusted friend or family member who can serve as an accountability partner.

Looping in loved ones can help keep you on track. “We don’t mind letting ourselves down,” Schulte says. “But we hate to let other people down.”

‘Done’ better than ‘perfect’

It’s easy to get stuck in decision-making mode when trying to pick a high-yield savings account, credit card or possible investments, but eventually, you need to make a good-enough choice. Taking action now can have more of a positive effect on your life than waiting until you’ve painstakingly considered every option.

Roberge says that though he’d prefer to optimize every financial decision, he doesn’t because if he did, he wouldn’t get things done. “Everything in moderation is one of the things that I live by,” he says. “Going to extremes in any one thing, at the detriment of other things that are important, doesn’t work long-term.”

Sara Rathner is a writer at NerdWallet. Email: srathner@nerdwallet.com. Twitter: @SaraKRathner.
CFD has record-setting year with 24,500 calls

The Chattanooga Fire Department handled its highest annual call volume in 2022 and still made progress on several vital projects.

In 2022, the CFD responded to 24,500 calls, including more than 290 structure fires, nearly 10,000 EMS calls and motor vehicle crashes and over 2,700 “assist a citizen” calls. Crews saved about $151 million in property from fire damage last year.

In comparison, Chattanooga Fire responded to 23,556 calls in 2021, including 248 fires. That’s a 17% increase in fires alone, notes a news release from the department.

“It certainly was a productive and rewarding 2022 for the men and women in our department,” says Fire Chief Phil Hyman.

As the CFD resets the tally and begins a new year, it’s looking ahead to the delivery of six new fire trucks within the next 12 to 14 months, including four pumpers, a quint and a ladder. The vehicles will replenish portions of the department’s aging fleet.

“The new apparatus cost nearly $6 million and will greatly help with our operations on different scenes,” says Hyman.

In 2021, the CFP deployed two new 21-foot fireboats during several rescue operations. One is strategically placed above Chickamauga Dam and the other is stationed below the dam to provide efficient responses to incidents on the water, according to the news release.

The department has also received new equipment for its squad companies, including airbags and Makita tools.

“Our squads respond to hazardous materials calls, urban search and rescue (USAR) incidents, vehicle extrications, trench rescues, rope rescues, confined space rescues and collapse rescues, so they need the best tools to save lives,” explains Hyman.

In addition to the above equipment, Chattanooga Fire’s Operations Division acquired six new Polaris UTVs to assist firefighters during complicated rescue missions on rugged terrain. The UTVs help first responders access hard-to-reach locations, especially following severe weather events, when the department’s large trucks are unable to navigate past downed trees and debris.

To safeguard the health of its crews in 2021, the CFD began installing new AirEvac systems in its fire halls to remove toxic fumes from the trucks running in the bays. The department has placed systems in 12 of its 20 stations.

In another major project undertaken in 2022, Chattanooga Fire partnered with the Hamilton County Office of Emergency Management and Homeland Security to acquire funding for the replacement of its drill tower.

The City of Chattanooga is receiving $1.5 million from Hamilton County for the construction of a new fire training tower at the Chattanooga Fire and Police Training Center on Amnicola Highway.

This is the first phase in the planning and funding stages to tear down the current training tower — erected in 1976 — and build a new one.

“There’s been a long-standing need for this project, as the six-story tower has far exceeded its lifespan,” Hyman says.

Chattanooga Fire will be seeking capital funding in the budget for the next fiscal year to match the county’s contribution. With a total of $5 million from the city and county, the department can replace the tower with a modern structure.

The CFD uses the tower for training in multiple disciplines, including live fire drills, ladder drills, aerial training, physical fitness and rope training for USAR operations.

Other departments from across the region also use the tower, including Hamilton County’s volunteer firefighting agencies.

Training was once again a top priority in 2022, reports Chattanooga Fire. In addition to a company officer development course, multi-company drills and a focus on special operations, members of a regional USAR task force completed a 60-hour technical rope rescue class, an 80-hour structural collapse class and a 40-hour trench rescue class.

The CFD graduated an 18-person academy in June 2022 and placed those new firefighters in fire companies through the Chattanooga community.

Hyman says community outreach improved following the appointment of two key positions: a fire and life safety educator who connected with 6,000 students and citizens last year to teach them about fire safety and prevention; and a recruitment and community outreach coordinator, who interacted with more than 10,000 people in 2022 at schools and events throughout the city.

“Our newly-formed connections with neighborhood groups and members of the community have provided opportunities to inform the public about the different services the fire department provides and educate citizens of all ages about the life-saving steps they can take to protect their homes, their businesses and their families during a fire emergency,” says Hyman.

Chattanooga Fire will train and welcome another group of cadets in 2023. The next academy is scheduled to begin Jan. 27 with 34 recruits.

The department also hopes to break ground on a new Fire Station 15 off Shallowford Road in early spring and replace its records management system as it pushes for more technological enhancements.

Source: Chattanooga Fire Department
Caterer Lathan shares cooking secrets on YouTube

By David Laprad

Cornelius Lathan would like everyone to try his Cajun Alfredo stuffed turkey leg. Consisting of fall-off-the-bone roasted turkey leg topped with shrimp rice, braised shrimp and Cajun Alfredo sauce (not to mention a tangy sprinkle of shaved Parmesan), it is the chef’s kiss.

But since Lathan’s skills as a caterer and private dining chef are available in limited quantity — there’s only so much of him to go around — he’s made a way for everyone to try his homage to the world-famous Turkey Leg Hut in Houston, Texas: his YouTube channel.

Titled The Bistro, Lathan’s channel offers around 130 recipes for popular foods people can at least try to make in the comfort of their own kitchens.

Is Taco Bell out of its popular Mexican Pizza again? No problem, The Bistro has a video of Lathan making his version.

In the mood for TikTok’s famous lasagna soup? Have a hankering for slutty brownies (his words, not ours)? Fire up your laptop and head to your kitchen.

Lathan’s Charleston-inspired shrimp and grits. by extension, his Facebook and Instagram pages.)

Just before the pandemic took root in early 2020. In the midst of the ensuing shutdown, he landed on social media and YouTube as a delivery service.

“I was like, ‘I have to get this out there,’” so I started my YouTube channel,” Lathan recalls. “When we came out of the pandemic, people were booking my catering company back-to-back.”

Lathan says he’s utilizing YouTube to spread the gospel of cooking at home. Each video contains the fundamentals of food prep without getting technical and is aimed at giving people the confidence to fix dishes they believe are beyond their abilities.

“Anyone can cook,” Lathan insists. “I try to make my recipes easy to follow because I want people to see they can put together a really good meal.”

People are certainly watching. Lathan’s Cajun Alfredo stuffed turkey leg video has more than 47,000 views, while the episode featuring his Waffle House-inspired patty melt just topped 15,000 watches.

The cherry on Lathan’s sundae, however, is the 45-second TikTok video in which he demonstrates how to cut a bell pepper; to date, the skill-building bit has attracted just over 33,000 views. (Despite using TikTok as the platform for the video, he jokes that he didn’t dance while slicing the veggie, citing a preference for safety when using sharp implements.)

While Lathan has made his expertise accessible on his YouTube channel (and

Chef Cornelius Lathan uses YouTube and social media to promote his private chef dining and catering businesses.

One woman said Lathan’s punch (a blend of strawberry, kiwi and cranberry extracts, as well as a simple syrup he derives from pears) alone was worth the drive from downtown Chattanooga, where the works.

Lathan can said he invented his popular concoction to provide an alternative to alcohol at catered events.

“I don’t drink alcohol,” Lathan explains, “so I put together various flavors I thought would give my clients a great experience.”

Lathan grew up in Chattanooga’s Highland Park community, where his Baltimore-born grandmother and Mississippi-raised father introduced him to a breadth of food.

Lathan began to cook at a young age as he helped to care for an uncle who was a quadriplegic. Through trial and error, he learned the essentials and began to experiment with creating his own recipes, which his uncle was more than happy to try.

“Cooking for my uncle built my confidence,” Lathan remembers. “It’s one of the reasons I do what I do today.”

Taking culinary classes at a precursor of the incubator convinced Lathan to go pro.

Instead of a truck, Lathan can be found driving from downtown Chattanooga, located at 5704 Marlin Road in Brainerd.

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Lathan is now appearing at Food Truck Friday, a lunchtime event that takes place the first Friday of each month at the Kitchen Incubator of Chattanooga, located at 5704 Marlin Road in Brainerd.

However, there is good news for the local foodies who have been saving their calories for a taste of Lathan’s cooking.

Lathan is now appearing at Food Truck Friday, a lunchtime event that takes place the first Friday of each month at the Kitchen Incubator of Chattanooga, located at 5704 Marlin Road in Brainerd.

Instead of a truck, Lathan can be found at a pop-up close to the incubator, where he prepares his dishes. The December event saw him bringing disposable pans of smoked chicken Alfredo out of the building and handing them to customers, many of whom also purchased bottles of his Bistro Punch.

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Durham turns Dad’s lessons into sales

Second-generation Realtor leaves marketing behind

By David Laprad

When children draw pictures of their parents, they sometimes depict them in the roles they fulfill in the family. A youngster might portray a working parent carrying a briefcase as they leave the house, for example.

When Amanda Durham drew pictures of her father, Chattanooga Realtor Randy Durham, she showed him talking on the phone. Although she didn’t fully understand what he was discussing, she knew he was working and she was to leave him alone.

Now 34 and an agent on her father’s team at Keller Williams Greater Downtown Realty, Amanda knows why she remembers him with a phone attached to his ear: If a Realtor isn’t prospecting, then they’re helping a client, and when they have a client, they’re in constant demand.

Amanda says this gave her a realistic view of what being a Realtor is like as she followed her father into the profession. “A lot of people think Realtors show houses and work four hours a day,” she says. “No. Dad was working all the time, and to be successful and build your business, you need that flexibility.”

Amanda began working for her father in 2013 in an administrative capacity. Clutching an undergraduate degree in sociology from the University of Tennessee at Chattanooga, she focused primarily on digital marketing.

She says she liked the data-driven aspect of the work and discovered she has a knack for search engine optimization. “That’s how my brain works,” she says. “I can be too analytical at times, but it’s a strength of mine.”

Amanda eventually began to manage all the day-to-day operations of her father’s business. As she took on more and more responsibility and found herself multitasking perpetually, she faced her first true challenge in real estate: learning to delegate.

“I have a control freak living inside me, so that was a struggle,” she laughs. “But the more I craved being in contact with people.”

Over time, however, she says she developed a desire to step out of her box. “At first, I didn’t want a role that would put me face-to-face with others. But the more time I spent working independently, the more I craved being in contact with people.”

The desire for human interaction produced another challenge for Durham to overcome: leaving her comfort zone. “Working behind the scenes was easy, but life begins outside your comfort zone,” she muses. “It’s only human to want to stay in your comfort zone, but you have to push yourself out of it if you want to learn anything. I’ve never been one to seek attention, so that was a first for me.”

Amanda Durham serves buyers and sellers as a member of her father’s real estate venture, The Randy Durham Team. She says she’s not trying to live up to his legacy but is determined to chart her own course to success.

Other Realtors and I feel strongly about our community. I feel like it’s each Realtor’s duty to give back to the community that gives so much to us. For that reason, I was especially proud that Greater Chattanooga Realtors continued its support of Snack Packs Food Ministry by making its annual $10,000 donation and providing an additional $25,623 for a total gift of $35,623.

Our support was not just monetary, as many of our members volunteered to prepare the bags during the school year. This accomplishment was not just the work of a few people, either, but from Realtors all over the greater Chattanooga area.

Thanks to the efforts of these fine people, food insecure school children in Hamilton County will have better access to food.

Greater Chattanooga Realtors also played a part in offering five scholarships to incoming college freshman, contributed to Wreaths Across America and worked with Habitat for Humanity. These are a few of our proud accomplishments in 2022.

Advocacy
As I’m also passionate about advocacy, I...
Books to help you become a better you in new year

The new calendar is already in your face. Lose 10 pounds, stop smoking, quit sugar, end that bad habit once and for all, you have great intentions but zero motivation. It’s a New Year – is it time for a New You? Then you need to check out these great books:

You might think you need a prescription of some sort, so here are two of them: “The Sleep Prescription” by Aric A. Prather, Ph.D. ($15) will help you get a better night’s rest in just one week without any pharmaceuticals. And “The Stress Prescription” by Elissa Ephel, Ph.D. ($15) helps you to feel less stress in one week, naturally, by training your mind and your body. These paperbacks are slim and easy to read but packed with information you can use the day you find them.

The holiday cookies were too, too tempting, and, well, you had your fair share of them and you regret it now. This is the year you’ve promised yourself that you’ll shed some weight but how are you going to find the time for it?

“The Oldest Cure in the World: Adventures in the Art and Science of Fasting” by Steve Hendricks ($30) is a great place to start because this old way of eating is new again.

Here, Hendricks looks into the history of fasting, when it began and why, how religion comes into play, how fasting affects your health and how it works for the individual body. If you’re serious about fasting for your health, you’ll also want “The Intermittent Fasting Revolution: The Science of Optimizing Health and Enhancing Performance” by Mark P. Mattson ($27.95). Together, these books will help you make the lifestyle changes necessary for long-term fasting – and pass those cookies, will you, please?

And finally, if you’d like to turn back the clock this New Year, look for “The Great Age Reboot: Cracking the Longevity Code for a Younger Tomorrow” by Michael F. Roizen, M.D. with Peter Linneman, Ph.D. & Albert Ratner ($28). What would you think if you knew you could have another 70 or even 80 more New Year’s Eve celebrations and be healthy enough to enjoy them? The authors of this book say “life extension” is available now and offer ideas for you to look and feel younger today and start adding years to your life this week.

Of course, check with your doctor before starting any kind of health-related program. And if these books aren’t quite enough or if you want to go in another direction for this New Year, ask your favorite librarian or bookseller for help with the book that’s right. And then plan on a better year. Mark it on your calendar.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
Continued from page 23

JANUARY 6-12, 2023

Public Notices

1050 5TH ST

7620 DAYTON PIKE

-ROBERTS CHARLES DAVID (O)

-TRUSSELL MARK ANDREW (O)

-CORPORATION (LH)

-PORTFOLIO RECOVERY ASSOCIATES LLC (LH)

-GAULT FINANCIAL LLC (LH)

-NEWMAN JOHNNY (O)

-ADVANCE INDUSTRIAL PARTS INC (LH)

-ROBERTS CHARLES (O)

-ROBERTS DALE (O)

-ROBERTS CHARLES DAVID (O)

-LEFFEW RUBY B (O)

-SMITH LINDA GAIL (O)

-AMERICAN GENERAL FINANCE INC (LH)

-DEBBIE (O)

-PEARSON LUTHER (O)

-MAYDAY WILLIAM (O)

-TAYLOR CLARA S (O)

-SMALL JESSICA (O)

-AMBROSIO SUSAN (O)

-MIDLAND FUNDING LLC (LH)

-PORTFOLIO RECOVERY ASSOCIATES LLC (LH)

-LEFFEW RUBY B (O)

-TRAVELERS INSURANCE GROUP (LH)

-AMERICAN GENERAL FINANCE INC (LH)

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In the above-styled real estate tax matter case, it appears that the Defendants listed in the attached Exhibit A have served process of issued to them through United States Post Office Certified Return-Receipt Mail and the mail was returned undelivered. Therefore, it is the finding of this Court that these Defendants are attempting to avoid service of process, or that these Defendants are nonresidents of the State of Tennessee, or the addresses of these Defendants are unknown and can not be determined by diligent search and inquiry, or that these Defendants are believed to be deceased. Therefore, it is hereby ORDERED, that this notice shall be published once per week for four (4) consecutive weeks in the Hamilton County Herald Newspaper, as the Supplement to the Official record. 

THE ORDER OF PAYMENT

In the above-styled real estate tax matter case, it appears that the Defendants listed in the above-mentioned account have served process of issued to them through United States Post Office Certified Return Receipt Mail and the mail was returned undelivered. Therefore, it is the finding of this Court that these Defendants are attempting to avoid service of process, or that these Defendants are nonresidents of the State of Tennessee, or the addresses of these Defendants are unknown and cannot be determined by diligent search and inquiry, or that these Defendants are believed to be deceased. Therefore, it is hereby ORDERED, that this notice shall be published once per week for four (4) consecutive weeks in the Hamilton County Herald Newspaper, as the Supplement to the Official record.
Amanda began working part-time as an agent in May 2021. Her father wanted her to assist with listings, which gave her a niche to cover, but buyer demand was high so she learned in that direction instead.

Doing double duty generated a third and final challenge for Durham to conquer on the road to becoming a full-fledged agent: letting go of her regular paycheck.

“1 was burning the candle at both ends and became frustrated because I couldn’t give 100% to either of the jobs I was doing,” Amanda recalls. “Several people close to me told me to bite the bullet and quit my administrative job, and other agents said going full-time was the only way they were able to make money, so I did.”

Much like Amanda’s skills at search engine optimization fueled her success as a digital marketer, her flair for self-learning powered her through her first few months as a Realtor. While her father was available when she needed him, she says her lifelong proclivity for independence enabled her to dig up the answers to many of her questions on her own.

“He’s not a hand holder,” Amanda says of her father. “He might become frustrated because I don’t go to him enough, but he’s never been a helicopter parent.”

Amanda says she believes her sink-or-swim approach to learning the ropes as a Realtor has made her a problem solver and given her the confidence to remain calm when her clients aren’t.

“When a client isn’t handling stress well, I have to remain levelheaded and calm when her clients aren’t,” Amanda notes. “I also have to take my ego out of the equation and remember they’re not mad at me, they’re upset about the transaction.”

If there’s one thing Amanda says she could use less of while working, it’s prospecting. But she says she remembers watching her father spend hours on his phone, and how young andbelieves her success will be a factor of the amount of effort she makes.

“I don’t like spending all my time making calls. I wish my phone would ring and I’d have business,” she laughs. “But I have to prospect and put myself out there. Any guru who tells you prospecting is dead is full of it. Cold calling and pursuing your own leads will never go away.”

“Some agents are purely sphere-based, and I would love to be, but I’m not there yet. Thankfully, I’m more comfortable calling strangers than I thought I would be. My first call was awkward, but prospecting is like a muscle. The more you use it, the stronger it gets.”

As Amanda looks at the year ahead, she’s aiming to double the income she made when she was working as an administrator and a part-time agent. She knows this will require her to work diligently in 2023, as the market has shifted from when contracts were dropping out of the sky like rain.

Amanda says she realizes the image of her with a phone attached to her ear creates a parallel between her and her father. But she says she’s not trying to duplicate his career or live up to his legacy.

“I don’t feel pressured to do that. Some people fall into that trap but I don’t measure my self worth by anyone else’s success. If I chart my own course, my success will come.”

Thank you, thank you, thank you

As I conclude my time as president, I’d like to thank my lord and savior, Jesus Christ, as I’d be nothing without Him. I also thank my board of directors for working on the many items we were able to accomplish. We brought new benefits and services to our members that made our association the flagship in the state on how real estate is conducted.

In addition, I’d like to thank my committee chairs and members for their hard work bringing productive and forward-thinking ideas to the directors. And I would be remiss to not mention my gratitude to the staff at Greater Chattanooga Realtors for their hard work in all they do. Our accomplishments would not be possible without their commitment to the members and services we use on a daily basis.

Last — but certainly not least — I thank my wife, my business partners and the members and staff of our brokerage. This group of people offered me encouragement and were always there when I needed someone to take an appointment or cover for me when association meetings, events or travel had me indisposed.

Over and out

My time as president might be over but I’m certainly holding the reigns to someone who’s especially suited for this position. Steven Sharpe is a brilliant real estate practitioner and has my confidence and respect as my successor.

We’ve become good friends over the past few years and I know he’ll help guide Greater Chattanooga Realtors with steady leadership during his term as president. Realtors can RSVP to the 2023 board of directors installation and reception, taking place Jan. 18 at 5:30 p.m. at Gilman Event Hall, at gcar.net.

Before I close, I want to urge consumers one last time to utilize the expertise of a Realtor — not just because we’re the trusted source of knowledge for real estate but also because Realtors serve others in so many ways every day.

Realtors work for the benefit of others. That’s Who We R.

Founded in 1912, Greater Chattanooga Realtors is the voice for real estate in Greater Chattanooga. A regional organization with more than 2,700 members, Greater Chattanooga Realtors serves Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Doyle and Walker counties in northwest Georgia. The association is one of approximately 1,100 local associations and boards of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors owns and operates a Multiple Listing Service that is one of approximately 600 MLSs in the country and services more than 3,000 MLS users. Local association membership consists of Realtors servicing the Greater Chattanooga area and specializing in a variety of disciplines, including appraisal, commercial, industrial, land, multifamily, property management and residential. Affiliate members who represent related industries work alongside these Realtors, including mortgage lenders, home inspectors, title and closing services, pest inspection and control services and insurance providers.

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>> DURHAM From page 17

>> GC President From page 17

Flexibility still valued

Opportunities still there despite job market shifts

It’s a new year and a new opportunity to find the career that is meant for you. January is the perfect time to begin to set new goals, and look toward the future. So, what can you expect from 2023?

First and foremost, hiring is still happening.

There have been a number of layoffs in recent months, but most are in specific industries. And, only a small portion of employees are impacted.

These layoffs do not mean that the entire job market is down. The United States unemployment rate in November was 3.7%. This shows the market is still strong overall.

A big focus of 2023 will be the diverse work options available. With the pandemic, many companies went fully remote. As time went by, some companies asked employees to come back to the office full time.

Other companies have created hybrid models that allow employees to come to the office a few days each week and work from home the remaining days. Employees will begin to seek out opportunities that align to their lifestyles.

It is interesting to note there are fewer

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CAREER CORNER

For home-from-home jobs being posted, and they are receiving a high volume of applicants. If you’re a hiring manager, you might want to keep this in mind.

Lifestyle also will continue to be a large focus in 2023. In the past two years, employees have prioritized health and quality of life more. There will continue to be an emphasis on work life balance. Employers will continue to test out new benefits, such as mental health days.

Wages will continue to rise during 2023. However, do not expect to see the large jumps we saw in the previous few years. If you are looking for a new job, do your research. Sites
Six vehicles that make you feel like you’re in a spa

By Kristin V. Shaw | Edmunds

Aroma therapy, sunshades, massaging seats and more

You wanted a luxury car and a spa package for Christmas but got neither? Take matters into your own hands and package for Christmas but got neither? By Kristin V. Shaw | Edmunds

Aroma therapy, sunshades, massaging seats and more

motions.

quality can feel a bit too soft over dips

including seat massagers and heated

temperature.

to help keep you at just the right

front seats that are heated and ventilated

sumptuousness. The impeccable cabin is

brand and boasts limousine-like

Potential  zen killer: The A8’s ride

motions.

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Potential  zen killer: Th e A8’s ride

Audi’s A8, the

flagship luxury model for the German

brand and boasts limousine-like

sumptuousness. The impeccable cabin is

equipped with 22-way power-adjustable

front seats that are heated and ventilated to

help keep you at just the right

temperature.

A host of extras are also available, including

seat massagers and heated

armrests. The rear seats can be equipped to be just as pampering as the fronts. No one will be complaining on route. They might not even want to get out.

Potential zen killer: Th e A8’s ride quality can feel a bit too soft over dips and crests, resulting in wallowy body motions.

Starting price: $88,895

2023 Genesis G90

The 2023 G90 luxury sedan comes standard with power side and rear sunshades to make you feel like a celebrity. Adding to that allure is an excellent Bang & Olufsen sound system to pipe in favorite playlists.

Power-adjustable and massaging rear seats are available. The G90 also allows passengers to tailor the cabin lighting, climate control, seat massage and air fragrance to suit different moods. It even has cameras that detect upcoming bumps and preemptively smooth out the ride.

Potential Zen killer: A smaller gas tank than the norm means you’ll have to emerge from your cozy cocoon to get gas a little more often.

Starting price: $90,070

2023 Jeep Grand Wagoneer

If a minivan could be luxurious and cool, it would be a Grand Wagoneer. This reborn nameplate includes three rows of comfortable seats with screens and armrests to make each passenger feel like a superstar.

Its off-road capability can take you to the most serene natural environments. The driving position offers a commanding view of the road with excellent visibility. Even the third row, which is often overlooked in many SUVs, gets a reclining function and padded armrests.

Potential Zen killer: Th e ride quality is a bit trucklike, as is the fuel economy.

Starting price: $89,995

2023 Lexus LS 500

The LS 500 treats its passengers to leather upholstery, a sunroof, power rear sunshades, and power-adjustable heated and ventilated front seats. And that’s just to start.

A large selection of add-on features are available, such as upgraded quilted leather seating with massage functions for the front passengers and rear outboard passengers. The right rear passenger seat may also recline and even has an optional footrest.

Driving or riding in a Japanese luxury sedan doesn’t get any more relaxing than this.

Potential Zen killer: Avoid that cramped back middle seat, where the experience is less than spa-like.

Starting price: $77,535

2023 Lincoln Aviator

For decades, Lincoln has carried a reputation for comfort and status, and the Aviator is no exception. Opt for the Luxury package on this midsize three-row SUV and you’ll enjoy 30-way power-adjustable and massaging front seats.

Rear window sunshades and an incredible 28-speaker audio system to play relaxing music are part of the same package. The ambient interior lighting is soft and fully customizable. Lincoln also offers appealing luxury concierge and service benefits, particularly as part of its Black Label program.

Potential Zen killer: Th e windshield and rear window are short, which limits visibility and can add stress to the drive.

Starting price: $54,535

2023 Mercedes-Benz EQE

The EQE is a new electric midsize sedan. As expected from a Mercedes, the front seats cradle passengers in superb comfort. But the EQE further benefits from an exceptionally serene and quiet cabin.

Drivers can also activate a special mode while parked that reelines the driver’s seat, closes the vehicle’s sunshades, and starts up a cycle of relaxing sounds and cabin lights to help you fall asleep for a nap. It’s ideal to use while waiting at an electric charging station for a recharge.

Potential Zen killer: Rear headroom in the EQE is a bit tight, which might distress taller rear passengers.

Starting MSRP: $75,950

Edmunds says

These vehicles might not feel as good as a day at the spa, but the upscale amenities are the closest you’ll find while on the road.

Kristin Shaw is a contributor at Edmunds.