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UT SOFTBALL
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Lady Vols look for longer postseason run with overhauled roster.

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Cole to lead Nashville brand emphasizing specialization

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As Cole and her Jeep pulled in at Covenant after several days on the road, she learned that although the tree-covered mountains of Tennessee don’t quite rise to the majestic heights of famous Pacific Northwest peaks like Mount Rainier, they’re splendid in their own way.

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Today, Cole says she loves the Chattanooga area – which became her new home – more than ever. She also bears little resemblance to the adventurous young woman who was able to toss her belongings in a vehicle and relocate 2,500 miles to the east.

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By David Laprad

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February is Black History Month. It is designed to honor and recognize “the too-often neglected accomplishments of Black Americans,” as President Gerald Ford stated in 1976. We devote this article to one such Black American’s accomplishments.

“When I was 15, I decided I wanted to be a lawyer. No one thought this was a good idea.” So said Constance Baker Motley, who went on to become a veritable giant in the law.

She wrote the original complaint in the monumental Supreme Court case of Brown v. Board of Education. She litigated the case that resulted in the admission of James Meredith to the University of Mississippi.

She was the first Black woman to argue a case before the U.S. Supreme Court, ultimately arguing 10 such cases and winning nine of them. She was the first Black woman appointed to the federal bench.

Her amazing career proved wrong all those who thought her desire to become a lawyer a mistake.

Motley was born on Sept. 14, 1921 in New Haven, Connecticut to working-class parents who had immigrated from Nevis in the British West Indies. Neither of her parents had advanced past a secondary education.

Despite her humble roots, Motley excelled academically in New Haven. Doubts about her desire to become a lawyer thus did not arise from her intellect, but rather from her race and gender.

Motley graduated with honors from high school but did not have the financial means to enter college. Fortuitously, she so impressed a New Haven businessman and philanthropist who heard her speaking at a community center that he offered to finance her education.

Motley enrolled at Fisk University in Nashville but attended for only one year. Her stint travelling to and living in Nashville exposed her to the racism and segregation prevalent in the South.

She described her experience with racism and Jim Crow laws in her memoir. On reaching Cincinnati during her travel to Fisk, she was ordered to leave the train car in which she had traveled from New Haven and enter an aging, rusty car marked “COLORED.”

She wrote of the experience, “Although I had known this would happen, I was both frightened and humiliated. All I knew for sure was I could do nothing about this new reality.”

After beginning her studies at Fisk, Motley transferred to a school closer to home – New York University. Three years later, in 1943, she graduated from NYU with a degree in economics. From NYU, Motley went to Columbia Law School, where she received her law degree in 1946.
Immigration attorney Walker joins La Paz board

By David Laprad

After participating as a volunteer attorney in various La Paz Chattanooga clinics and events, immigration attorney Melanie Walker has joined the board of the nonprofit.

La Paz promotes the inclusion of the Latino community in Southeast Tennessee.

Walker has worked in the immigration field as both a paralegal and an attorney for over 20 years. She's served as an immigration attorney at Baker Donelson for the last 12 years and is a shareholder in the firm’s Global Immigration Group.

As Walker has assisted companies and individuals around the world with their immigration status needs, she’s become aware of the difficulties those who are not a part of the community in which they are living face, she says.

At the same time, the commitment of La Paz to grow and adapt as the
Mayor appoints 9 to CARTA board

Chattanooga Mayor Tim Kelly and the Chattanooga City Council are revitalizing the Chattanooga Area Regional Transportation Authority with the appointment of nine board members.

The appointments include eight new members and one reappointment, bringing the total membership of directors to its full 11-member complement.

With experience in sectors ranging from governmental affairs and city planning to workforce development and information technology, the revamped board “has the skills and expertise needed to lay the groundwork for an expanded, networked public transit system for the Chattanooga-Hamilton County region,” says Kelly.

“These new appointees come at a pivotal time for Chattanooga, as the city continues to grow and a strong, integrated public transit system becomes increasingly critical for our community.

“Together with CARTA, we can build the strongest transportation system in the country— one that provides reliable, practical and affordable mobility options that open up opportunity for every neighborhood.”

New board members include Charita Allen, Stephen Culp, Corey Evatt, Evann Freeman, Bill Nye, Johan de Nysschen, Danielia Peterson and Arce Reeves.

These directors join Lelandrea Sanderfur, who has served since 2019, Jenny Park, whose term expires in 2024, and treasurer Patricia McKay, the sole Hamilton County appointee.

The appointments replace eight previous CARTA board members, whose five-year terms have expired.

Allen has more than 20 years of economic and community development experience. She is currently the director of workforce development for the state of Tennessee.

Prior to joining the state, she served as deputy administrator for economic development with the city of Chattanooga.

Allen is a native Tennesseean and a graduate of the University of Tennessee at Chattanooga.

Culp is a business and civic entrepreneur. A former U.S. navy reserve officer, U.S. Peace Corps Volunteer and NCAA Division I athlete, Culp is also co-founder of Delegation, ProDiligence, Smart Furniture, Chattanooga Renaissance Funds I and II and the non-profit ventures Causeway and CF Smackdown.

Locally, Culp has served as a board director to over a dozen organizations, including the Trust for Public Land, River City Company and the Chamber of Commerce.

He earned a J.D. from the University of Tennessee College of Law, a graduate fellowship from the Stanford Center on Conflict and Negotiation and a Bachelor of Arts from UNC-Chapel Hill.

Until his retirement in 2022, De Nysschen was a member of the boards of Volkswagen North American Region and Volkswagen of America and chairman of the supervisory board of Volkswagen de México.

He is currently active on boards for the University of Tennessee College of Engineering and Computer Studies and The Falcon Group, and is a director at Guident. He is also a special advisor at Chattanooga 2.0.

De Nysschen brings 42 years of automotive experience from the Volkswagen Group, Nissan and General Motors to CARTA’s board.

During his time as CEO for Volkswagen North America, he oversaw many aspects of production and logistics for six product lines.

De Nysschen has an MBA in marketing and finance from the University of Pretoria and a bachelor’s degree in commerce and economics from Nelson Mandela University.

Evatt is a lifelong Chattanoogan and alumn of Central High School. He is a senior analyst for global operations at a telecommunications company.

Evatt’s passions for sustainability and localism led him to found the nonprofit Chattanooga in 2016, and his drive to make public transportation more accessible and desirable led to the creation of ChattaTransit in 2022.

Freeman joined EPB as director of government relations in December 2019. He leads EPB’s government relations efforts.

Freeman has spent the past decade as a government relations professional, most recently for the U.S. Senator Lamar Alexander. At EPB, he works with local, state and federal stakeholders, as well as local entrepreneurs and area businesses.

CARTA employed Nye at the Lookout Mountain Incline Railway from 1981 until his retirement in 2021. During his 40 years of employment with the company, he served as porter and oiler, conductor, maintenance man and hoist operator.

Nye was born and raised in Chattanooga and is an alum of Tyner High School.

Nye has been an ATU Local 1212 union member since he was 19. During his years of service, he worked in the positions of union steward, recording secretary and vice president.

He continues to represent both union members and management of CARTA as chairman of the joint CARTA/ATU pension fund.

Peterson joined the Trust for Public Land in 2016. Originally a brown immigrant social worker from Chile, Peterson has over 18 years of experience working with nonprofits, city government, juvenile detention and public schools.

Peterson is a recipient of the Footprint Foundation’s Footprint Award (2019), La Paz Chattanooga’s Latino Leadership Award (2017) and the Roger Fellowship.

She serves on the Board of La Paz Chattanooga, Arts Build and Community Foundation.

Reeves works as a program manager for a federal agency and has a background in human resources. She is a native of Chattanooga and a graduate of the University of Chattanooga.

Sanderfur is a Chattanooga native, a retired educator and a community volunteer.

She earned a Bachelor of Science in interdisciplinary studies from Middle Tennessee State University and Master of Education from Kennesaw State University.

Sanderfur has served on the CARTA Care-A-Van Advisory Board for six years and the CARTA board of directors since 2019.

Walker says she hopes to contribute her knowledge of immigration systems, government processes and overcoming related challenges to serving those La Paz supports.

Walker says she’ll also endeavor to provide resources to other members of the community who might be able to aid the Latino community.

“As a parent with children at various stages in the education process, I can appreciate the importance of access to education and hope to advance efforts underway to serve students and further workforce readiness,” she continues.

“I have much to learn about all La Paz has to offer and look forward to exploring the many other ways I can help this organization expand its growing scope of services.”

Before joining Baker Donelson, Walker served as a law clerk to Chief Judge Curtis L. Collier in the U.S. District Court for the Eastern District of Tennessee.

During her clerkship, she provided research and drafting support on decisions resolving various federal and state employment claims.

Walker worked as an immigration paralegal before attending law school.

Additional sources: La Paz Chattanooga; Baker Donelson
50 Years Ago

News of the Week February 24

The Hamilton County Board of Education has approved a site for construction of a new high school in Ooltewah. The property, owned by Southseater Properties, Inc. is a 43 acres northwest of 1-75 near the Ooltewah exit. It is priced at $3,000 an acre. The board turned down a site across the freeway from the selected site and which had been offered at $1,500 an acre, because, the board said, a percolation test showed the land would not allow installation of septic tanks and field lines.

The Family Services Agency, the Florence Crittenton Home and the Travelers Aid Society, have voted to merge their services, Fred W. Speakman Jr., president of the FSA said. All three agencies of the United Fund and provide primarily frank service.

Charles F. Cody has been elected president of the Humane Education Society of Chattanooga board of directors.

He replaces Sam F. Miles who has served as president and treasurer since 1967 and has been a member of the board since 1955. He will continue as a board member.

The fourth annual Allied Arts Fund Campaign reached $203,166 of its $250,000 goal, it was reported at the second report meeting last Friday. Sebert Brewer, campaign chairman, said this sum represented 81% of the goal set on January 15 at the campaign kickoff.

The city of Chattanooga has been awarded its third George Washington Honor Medal by the Freedoms Foundation at Valley Forge, Pa., for its Armed Forces Week observance in 1972.

Chattanooga is the only city in the nation to win the medals, each bestowed as a tribute to the annual parades and other community activities held in connection with the observance. Chattanooga will hold its 24th annual Armed Forces Week celebration this year from May 15-19.

James N. McGavock, former program representative for the Southeastern District of the United Cerebral Palsy Association of Atlanta, has been named administrative assistant at the Chattanooga Team Evaluation center, Mrs. Eugenia F. Dobson, executive director, announced this week.

About 500 residents from four areas annexed by the city of Chattanooga met Sunday at Tyner High School auditorium where they signed pledges and made donations to a fund to start litigation against annexation since the Tennessee variable tax laws have been declared unconstitutional. The group represented Tyner, Lake Hills-Murray Hills, Hawkinsville and part of East Brainerd.

A cross-section delegation of about 70 Chattanooga women asked the City Commission Tuesday to take immediate and strong steps to curb crime in Chattanooga. A six-page declaration was read to the Commission by Mrs. Charles B. Coleman and received standing applause by the delegation.

Lt. Pat Rowe, a veteran of 17 years on the City Police force, and head of the narcotics section since 1971, was named “Law Enforcement Officer of the Year” by the Chattanooga Exchange Club, Tuesday. He received a plaque, a citation and $100 check in recognition of his outstanding service record.

County Judge Chester Frost told the Hamilton County legislative delegation Wednesday that implementation of the total kindergarten program in the county as outlined by Gov. Winfield Dunn, could cost the county taxpayers as much as $40 cents per $100 valuation in property taxes, raising the rate from $3.55 to $3.75.

Work was begun Wednesday to start two major and long-awaited traffic projects in the Hixson area, Public Works Commissioner Pat Rose announced. The two projects are: Replacement of the two-lane railroad bridge on Hixson Pike with a new four-lane overpass, and reconstruction of a section of Access Road at its intersection with Hixson Pike to eliminate two 90-degree turns which have been a bottleneck to traffic at the Highland Plaza Shopping Center.

News Briefs

Big Brothers Big Sisters to celebrate new Hub

Big Brothers Big Sisters of Greater Chattanooga will celebrate the grand opening of its new facility, the Warner Mentoring Hub at 2015 Bailey Ave., on Friday, Feb. 24.

The new structure will allow the agency to serve an estimated 400 children in 2023, with the goal of serving 600 children per year by 2025.

The ribbon cutting ceremony will begin at 1 p.m. and is open to the public.

The Warner Mentoring Hub will provide space for training, activities for mentors and mentees, family events and academic support for youth.

Staff moved into the new building in early 2023.

The previous facility, which housed the agency for 53 years, could accommodate 17 staff members. This full remodel and addition will allow BBBS’ growing agency for 53 years, could accommodate 17 staff members.

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Staff moved into the new building in early 2023.

The previous facility, which housed the agency for 53 years, could accommodate only 12 staff members. This full remodel and addition will allow BBBS’ growing team of 17 to expand and enhance programming.

Artech Design Work and New Blue Construction aimed to support BBBS’ programming.

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“As we progressed through our strategic planning process, we heard several concerns as we talked with various groups across the district,” Robertson says. “We were told students need more wellness supports and that teachers and schools need more support and flexibility for addressing student behavior.

“We know there are students with significant needs in every school, and the investments we’re making in these new student-facing positions will help us meet those needs. The key to being effective is hiring the right individuals.”

As part of the focus to provide enhanced student support, every school will receive a teacher that will coordinate response to intervention programs at

Hamilton Schools hiring for new positions

Hamilton County Schools is recruiting applicants for 250 new student-serving positions in local schools for the start of the 2023-24 school year.

HCS is investing $25 million in its next budget to support student well-being, literacy, behavior and elementary related arts.

According to HCS Superintendent Dr. Justin Robertson, the new positions are a response to input received from stakeholders across Hamilton County over the past year.

Hamilton County has been

You trust. We verify.

Bill Acuff, CPA, CFE, CFF, CIA, CGMA
Amie Haun, CPA, CFE

You trust. We verify.

Bill Acuff, CPA, CFE, CFF, CIA, CGMA
Amie Haun, CPA, CFE
NOTICE OF SUBSTITUTE TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the conditions of a Deed of Trust dated December 3, 2007, the original date and time of the record of said Trust executed by RAMONA HAMILTON DEAN and JACQUELINE R MORRISON to RUBIN LUBLIN TN, PLC, as Substitute Trustee for Equity Funding Co. LLC f/k/a Quicken Loans Inc., Lender and Yale Riley, Trustee, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee; and
WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to Equity Funding Co. LLC f/k/a Quicken Loans Inc. and the legal description of the property, the property is believed to be
Parcel ID: 146J F 015
TENNESSEE. SUBJECT TO ANY EASEMENTS AND STIPULATIONS AS SHOWN AND/OR NOTED ON FILE IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE.
SUBJECT TO Swimming pool requirements and regulations as shown, described or noted on recorded plat.
SUBJECT TO Any governmental zoning and subdivision ordinances or regulations in effect therein.
SUBJECT TO EASEMENTS, CONDITION, Restrictions, Reservations, and Restrictions, reservations, easements, conditions and other encumbrances as shown, described, or noted on recorded plat.
FOR VALUE received, Rubin Lublin TN, PLC, as Substitute Trustee, for Equity Funding Co. LLC f/k/a Quicken Loans Inc., has sold and conveyed the property to the highest and best bidder for cash or certified funds, the highest and best bid being $16,000.00, for use and purposes herein described, and in accordance with the terms and conditions set forth in the recorded Deed of Trust.
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee, will, on March 9, 2023, at 10:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds, all of the real and personal property in the City of Chattanooga, Hamilton County, Tennessee, described in the following description:
BEGINNING at the South twenty (20) feet of the Northwest corner of Lot No. Five (5) of the Subdivision as shown by plat by R. D. Creasman, Surveyor, recorded in Book 609 in the Register’s Office of Hamilton County, Tennessee, as Subdivision; and
ENDING at the South line of said Subdivision and the West 100 feet of the West line of said Subdivision.
ALL of the land in the Third Civil District of Hamilton County, Tennessee, less and except that part of the land in Hamilton County, Tennessee, herein referred to as the Subdivision, and the appurtenant right thereto.
NOW, THEREFORE, notice is hereby given that the undersigned, Rubin Lublin TN, PLC, as Substitute Trustee, for Equity Funding Co. LLC f/k/a Quicken Loans Inc., (the “Holder”), appointed the undersigned, Brock & Scott, PLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee, with power, duty and authority vested and imposed upon said Substitute Trustee, to conduct a sale of the entire indebtedness owing under said Trust, as Substitute Trustee, to be held at the Hamilton County Courthouse, Chattanooga, Tennessee, on or about the 23rd day of March, 2023, at 10:00 AM, for the purpose of conducting the sale of the property for which said Substitute Trustee holds legal fee简单的自然文本
and the legal description of the property, the
PROPERTY ADDRESS: The street address of the
CORDED PLAT.
RESTRICTIONS, EASEMENTS, CONDITIONS
SUBJECT TO ALL NOTES, STIPULATIONS,
RECORDED PLAT.
TIONS AND REGULATIONS AS SET OUT ON
AGAINST HANDICAPPED PERSONS./

OF THE UNITED STATES CODE OR (B) RELATES

notwithstanding, the property is believed to be 7947 BASWOOD
DR, CHATTANOOGA, TN 37416. In the event of any discrepancy between this street address and the legal description of the property, the
legal description shall control. CURRENT OWNERS: TAMMIE JACKS, LISA HUBBARD
OTHER INTERESTED PARTIES: SECRETARY
HOUSING AND URBAN DEVELOPMENT
The sale of the above-described property shall be subject to all matters shown on any
recorded plat; any unpaid taxes; any restric-
tive easements; covenants and any back taxes that may be applicable; any prior
encumbrances or as well as any pretty created by a fixture filing; and any matter that an
accurate survey of the above property discloses. This property is being sold with the express
reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may
be rescinded at any time. The right is reserved to adjourn the day of the sale to another
day, time, and place certain without further pub-
lication, upon announcement at the time and
place for the sale set forth above. All right and
interests, whether of record or not, shall be subject to
the sale set forth above. All right and
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Feb 17, 24, Mar. 3, 2023 For23509
SUBSTITUTE TRUSTEE’S SALE
Sale at public auction will be on
March 23, 2023 at 11:00 am local time, at the
Hamilton County Courthouse, 625 Georgia
Ave., Chattanooga, Tennessee pursuant to
Deed of Trust executed by Betty Browner aka
Betty Williams, to Kimberly N. Nelson, as
Trustee for Household Financial Center Inc.
on January 27, 2003 at Book GI 6526, Page 78,
Hamilton County Courthouse, 625 Georgia
Ave., Chattanooga, Tennessee, and described in the said
Deed of Trust to be sold will be the highest call
bidder. The terms of the said Deed of Trust may
be modiﬁed by any instruments appearing in
the public record. Additional identifying information regarding the collateral property
is below and is believed to be accurate, but no
representation or warranty is intended.
Street Address: 900 N. Hickory St, Chattanooga, Tennessee 37406
Parcel Number: 146G A 018

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Continued on Page 8
Substitute Trustee.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances including these created by a Revocable Trust, or any applicable homestead laws; any assessments; all other matters of record; and that no warranty of title or conveyance is made. All persons having any legal or equitable claims, demand, right, action, suit, or cause of action, relating to the real property or marketability of title, are requested to give notice to the Substitute Trustee.

The address of the Substitute Trustee is: Rubin Lublin TN, PLLC, Substitute Trustee 1910 International Drive, Suite 400 Chattanooga, TN 37404. Tel: (423) 768-0236

\(\text{Proprietary} \)
Terms of Sale will be public auction, for cash, free and clear of rights of homestead, re- demption or dower, and will be free from all claims or encumbrances of record, known or unknown, and from any kind, express or implied, including without limitation, warranties or representations of any kind, express or implied, including without limitation, and any other bidders. Insufficient funds shall not be accepted. Amounts received in error will be returned. New bidders must bring sufficient funds to outbid the lender or trustee. The Substitute Trustee may deem the sale final in circumstances where the purchaser has not received any money paid towards the purchase price, or in circumstances where the Substitute Trustee may deem the sale final in circumstances where the purchaser has no right of redemption. This sale may be conducted by the Substitute Trustee as identified above. The Substitute Trustee may reserve the right to adjourn the sale to another date, time, and place without further publication, upon announcement of same time and place for sale, set forth above. If you purchase a property at the foreclosed sale, the right of redemption, if any, and the purchase price and due is payable at the conclusion of the auction of the property in the form of certified checks drawn on a U.S. bank and payable to the Substitute Trustee. This office may be a debt collector. This is an attempt to collect a debt and any information obtained may be used for that purpose.

LTL Trustee, LLC
10103 Perimeter Parkway, Suite 400
Charlotte, NC 28216
Phone: (704) 333-8156
Fax: (704) 333-8156
No personal checks will be accepted.

SUBSTITUTE TRUSTEE’S SALE
Sale at public auction will be on March 30, 2023 or about 10:00AM local time, at the courthouse of the County in which the property is situated. A return of any money paid towards the purchase price and due shall not be made to the bidder subject to all unpaid taxes, prior liens and encumbrances of record.

Tract 1
In the Third Civil District of Hamilton County, Tennessee:
Lying one mile West of Bakewell and further described as follows: Beginning at an iron pin located 190 feet North of the B. H. Oldham property on the East side of the Bakewell Mountain Road; thence in a Northwest course along said road, 75 feet to a stone in the Southwest line of the Plat of said B. H. Oldham property; thence in a Southwesterly direction 165 feet to an iron pin on the side of the hill; thence in a Southerly course parallel with the first line of said iron pin; thence in a Westwardly direction 165 feet to an iron pin on the side of the hill; thence in a Southerly course parallel with the first line of said iron pin, to the beginning, containing 0.34 acres. The property is believed to be 935 retro Hughes Road, Sale Creek, TN 37373, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy this description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT’S RIGHTS FOR TENANCY AT WILL

THE RIGHT IS RESERVED TO ADJOURN THE SALE TIME TO TIME FOR REASONS OF CONVENIENCE AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE SALING LOCATION. BIDDERS MAY FOLLOWS ABOVE. THE TERMS OF SALE ARE CASH ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. THIS IS A SET ASIDE FOR ANY REASON, THE PURCHASER WILL NOT BE ENTITLED TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOUPMENT AGAINST THE SELLER, THE GRANTEES, OR THE TRUSTEE.

If applicable, the notice requirements of T.C.A.

Continued on Page 16
Can you count on Social Security?

If you’re getting closer to retirement, you might be thinking more about Social Security. Specifically, can you count on it to contribute part of the income you’ll need as a retiree?

There’s been an increase in alarming language surrounding the solvency of Social Security, but in reality, its prospects are not nearly as gloomy as you might have heard.

Here’s the story: Under current law, Social Security is estimated to exhaust its trust funds by 2035, after which benefits could be cut by 20%, according to the 2022 Social Security Trustees report. However, the large cost of living adjustments (COLA) (8.7%) for 2023 could cause the trust funds to use up their resources sooner.

But this outlook may represent a worst-case scenario. For one thing, the cost of the 2023 COLA will be somewhat offset by higher taxes on workers contributing to Social Security. The maximum amount of earnings subject to the 6.2% Social Security tax jumped from $147,000 in 2022 to $160,200 in 2023. And in looking down the road, further increases in this earnings cap may also help reduce the gap in the trust funds. Increasing the payroll tax is another possibility for boosting funding to Social Security.

And here’s a political reality: Social Security is a popular program and it’s unlikely that any future Congress wants to be blamed for reducing benefits. Of course, there are no guarantees, but it seems fair to say that you can reasonably expect some benefits from Social Security when you retire.

But perhaps the bigger issue is just how much you should depend on Social Security for your retirement income. On average, Social Security benefits will provide about 30% of a beneficiary’s preretirement earnings, according to the Social Security Administration. But the higher your earnings before you retire, the lower the percentage that will be replaced by Social Security.

Still, you’ll want to maximize the benefits that are available to you — and that means deciding when to start taking Social Security. You can begin as early as 62, but your monthly payments could be as much as 30% lower than your normal (or “full”) retirement age, which will likely be between 66 and 67.

Even if you were to wait until your full retirement age before collecting Social Security, you’ll also need to draw on other sources of funding. So, while you are still working, it’s a good idea to keep contributing to your IRA and 401(k) or other employer-sponsored retirement plan.

The amount you contribute should depend on your overall financial strategy and your financial needs, so, for example, you probably shouldn’t put so much into your retirement accounts that you feel significant stress in your monthly cash flow. But when you do get a chance to invest more in these accounts, such as when your salary goes up, you may want to take advantage of the opportunity.

Ultimately, you should be able to count on Social Security as part of your retirement income. You may want to consult with a financial professional to determine when taking Social Security makes the most sense for you and how you can also get the most from your other retirement accounts. You’ll want a retirement income strategy that’s built for the long run.

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Last year, one of my family’s credit cards was used to rack up hundreds of dollars in bogus charges at Apple.com. Another card was compromised four times, as thieves repeatedly charged merchandise and Uber rides.

We ultimately got our money back, but repeated credit card fraud can be frustrating and disheartening. Dealing with the aftermath taught me to prize security over convenience, and to charge some bad habits that made me an easier target.

Clock is ticking on fraud

Under the Fair Credit Billing Act, consumers have 60 days after bogus charges show up on a statement to report them to the credit card issuer to avoid most liability, says attorney Amy Loftsgordon, legal editor at Nolo, a self-help legal site. (The law limits a consumer’s liability to $50 per series of unauthorized uses, but most issuers waive that, Loftsgordon says.)

So I reported the fraud as soon as I realized it. I’d noticed that the Apple.com charges had been ticking up, but assumed my husband was buying more audiobooks and my daughter was downloading more games. I’d grouse at them occasionally, they would proclaim innocence and the charges would continue.

Finally, the theft went too far and charged over $300 in a single month. I contacted Apple and discovered our card had been used to purchase dating apps and virtual phone numbers, which were likely being used to scam other people. The electronic receipts for these purchases were sent to an email address I didn’t recognize.

New card is no help

The kicker: The thief was using a credit card number that had already been reported as compromised. Normally, credit card issuers will deny new charges on a compromised number. But the thief started their crime spree during the few days that my replacement card was in the mail, the card issuer says. Since we already made regular purchases at Apple.com, the card issuer assumed the charges using the old card were legit and allowed them to go through “as a courtesy” — month after month. (I was assured that this sequence of events “is extremely rare and hardly ever happens.”)

An Apple customer service representative deleted the most recent month’s charges and the issuer removed the rest — even those well past the 60-day mark.

My takeaway: Sites on which you make multiple purchases each month need to be monitored carefully for bogus transactions. Compare what your credit card statement says you’ve charged with your purchase history on the site. You may have to search online for how to find that history; Apple certainly doesn’t make it easy or intuitive to find your charges.

And if you find fraud, report it — even if it’s beyond the 60-day deadline.

Make fraudsters work harder

It’s still not clear why my other card was repeatedly compromised. I’d no sooner get a replacement card than I would receive a text from the issuer asking about another suspicious transaction.

I removed the card from the browsers and websites where it had been stored. We may like the convenience of not having to type in our credit card numbers, but every place we store our cards is another place where they can be stolen, says security expert Aviav Litan, a distinguished vice president analyst with research firm Gartner Inc.

The mobile app for this card allowed me to see many of the places where my card was saved. But the list wasn’t complete. After the fourth hack, a phone rep said my card was stored at Airbnb, Walmart.com and Uber — three places that didn’t show up in my app and that I hadn’t authorized. The rep disconnected the card from those accounts.

In the future, I’ll call in to report fraud so I can ask for this review rather than...
Not worth what they once were

Use ’em or lose ’em: Avoiding points, miles hoarding

By Sam Kemmis

Most personal finance advice boils down to this: Save as much as you can and spend as little as you can. That’s the simplest way to accumulate wealth, build investment income and achieve financial independence (even if it’s not so simple in practice).

Yet when it comes to travel rewards – those points and miles earned through airline, hotel and credit card programs – this conventional wisdom is turned on its head. Saving a million miles might sound impressive, but it’s generally a poor financial decision.

“I hear all the time from business travelers who ‘saved their miles for retirement,’ and are devastated to learn that the purchasing power of their miles isn’t what it would have been five, 10, 15 years ago,” says Tiffany Funk, co-founder and president of travel rewards booking search tool Point.me. “Programs have successfully made loyalty currencies feel so valuable that people are often reluctant to use them because they are afraid they are giving up too much value.”

Several factors explain why hoarding travel rewards isn’t a great idea:

• Points devalue over time. Although 2022 was a rare exception where many points became more valuable because of the relative cost of cash fares, rewards generally lose their value over time.

• They’re un-investable. Unlike dollars, which can be invested to reap the benefit of compound interest over time, travel rewards just sit there.

• Some points expire, and programs can also go belly up. There’s nothing guaranteeing the value of points and miles except the companies offering them.

Yet, despite these facts, the saving habit can be hard to undo. Especially for those with a psychological bias toward “maximization.”

Can’t get no satisfaction

Analysis paralysis can pose one of the biggest challenges to invertebrate points and miles hoarders. Making the decision to spend that pile of rewards accumulated during the pandemic is one thing. Actually spending them is another.

“Airline revenue systems are intentionally opaque,” Funk says. “So even if your credit card offers the ability to transfer points to partners, your bank literally doesn’t have the mechanisms to guide you through which partner makes sense for a given trip, what the expected pricing should be or even how to book flights with that program.”

This opacity freezes many would-be spenders in their tracks, making them second-guess whether a given redemption offers the best value. This bias toward getting the most value, while positive on its surface, can lead to a spiral of decision fatigue. In my mind, I’m not using actual money, so let’s go,” Nubern says. “I try not to get caught up in that decision fatigue. In my mind, I’m not using a dollar, so any kind of redemption is great, and I just go for it.”

Most personal finance advice boils down to this: Save as much as you can and spend as little as you can. That’s the simplest way to accumulate wealth, build investment income and achieve financial independence (even if it’s not so simple in practice).

I’ve also started using a mobile payment system wherever possible. These systems – which include Apple Pay, Google Pay and Samsung Pay – create a “token” that’s transmitted to merchants so that your credit card number is never exposed or stored. Similarly, some credit card issuers will provide virtual numbers that you can use instead of your real account number when making purchases online.

I don’t imagine all this will make me fraud-proof, because that’s impossible. I’m just trying to make the thieves work a little harder next time.

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

The University of Tennessee at Chattanooga expects a new facility to address the need for engineers who can use additive manufacturing – better known as 3D printing – to overcome barriers and solve problems.

The new Innovation and Advanced Manufacturing Application Center will be located on the 700 block of M.L. King Boulevard.

“This building will enable our faculty, students and industry partners to continue to expand our capabilities for our future workforce, developing them and developing solutions for manufacturing and related industries, resulting in new jobs and new manufacturing methods, as well as new businesses,” says Dr. Daniel Pack, dean of the College of Engineering and Computer Science.

The I-AMAC is designed for two purposes. One is giving senior students the spaces and tools to work on capstone projects they must complete to graduate.

The other is to provide ample, hands-on access to additive manufacturing techniques for all engineering and computer science students to prepare them for the systems and technology awaiting them in industry, says Jim Newman, head of the UTC Department of Mechanical Engineering.

“They have to have this prerequisite knowledge when they come into the workplace.”

Additive manufacturing builds parts one layer at a time with a spray nozzle moving back and forth, similar to an inkjet printer. Industries such as aerospace, automotive, medical, transportation, consumer goods and energy now rely heavily on the technique.

“More and more, industries are realizing they can cut down design-cycle time and cost by going to additive manufacturing,” Newman says.

Joe Ferguson, chairman of the College of Engineering and Computer Science executive advisory board and former EPB board chair, says the I-AMAC is “all about hands-on,” a critical tool in today’s engineering industry.

“People in the private sector understand how important it is to have people come to your organization that understand that the culture is different,” he says.

Pack notes that the College of Engineering and Computer Science has grown significantly in the last 10 years. In 2012, the college partnered with about 75 local and regional companies, a number that grew to more than 600 in 2022, he says.

“Simply put, the college has grown its size and stature, and we’re playing an increasing role in the community, in producing workforce innovation and promoting economic growth.”

Construction of the I-AMAC facility will take place in three phases. The first two will be 5,000 square feet each; the third will be 10,000 square feet. UTC officials expect to complete the first phase this year.

Source: UTC

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Hamilton County legislative delegation presents joint resolution honoring Mitchell

The Hamilton County legislative delegation last week presented a joint resolution honoring WDEF-TV retiree William “Bill” Mitchell after 26 years with the station and 62 years total in broadcasting.


“The Hamilton County state legislative delegation is proud to present this resolution to Mr. Mitchell. He has demonstrated impeccable professionalism and integrity throughout his career and showcases the characteristics of a true Tennessean. We extend our heartfelt wishes for a fulfilling retirement.”

Source: WDEF-TV

NEWS BRIEFS From page 5

the school to help students meet their academic goals.

A social, emotional and academic development coach will also be assigned to each school to work across the school community and with individual students to implement positive behavior supports. Just over 100 employees will be hired to fill these two roles.

Additional student support positions to be filled include 52 social workers, 10 school counselors, 35 English as a new language and English as a second language teachers, 26 exceptional education teachers, 26 elementary related arts teachers and 10 career and technical education teachers.

Additionally, HCS will continue to recruit and hire classroom teachers for the coming school year.

Individuals interested in being candidates for these positions can learn more at careers.hcde.org.

The groundbreaking ceremony for UTC’s Innovation and Advanced Manufacturing Application Center took place Feb. 13. From left: Vice Chancellor Kim White, Vice Chancellor Brent Goldberg, Provost Jerold Hale, Chancellor Steven Angle, Dean Daniel Pack and Joe Ferguson, chair of the College of Engineering and Computer Science executive advisory board.
When one looks at the big picture, the national housing market began the year in a state of rebalance, with many buyers and sellers remaining cautious while they wait to see where the market is headed.

Nationally, pending sales rose 2.5% month-to-month, marking the first increase since May, while sales of existing homes fell 1.5%, according to the National Association of Realtors.

Demand for housing persists but higher mortgage interest rates have cut into housing affordability, with total home sales down 17.8% last year compared to 2021.

As sales slow, time on market is increasing with the average home spending 26 days on market, according to NAR.

Seller concessions have made a comeback, giving buyers more time and negotiating power when shopping for a home.

Although home prices remain high, mortgage rates declined steadily throughout January, falling to their lowest level since September, sparking a surge in mortgage demand.

Lower rates should aid in affordability and might soon lead to an uptick in market activity ahead of the spring selling season.

The local housing market has reflected some of these national trends. New listings in the Chattanooga region increased 7.7% over January 2022 (888 to 956). Pending Sales were up 0.6% January 2022 (928 to 934).

Inventory levels grew 68.9% over January 2022 (974) to 1,645 units. Prices

Faulk, Ehly sign with Tyler York

Realtors Ana Faulk and Beth Ehly have joined Tyler York Chattanooga as associate brokers.

A native of Guatemala, Ana Faulk arrived to live on Lookout Mountain by way of Brazil, Morocco and Puerto Rico, where she achieved a degree in modern languages.

Faulk specializes in relocation, buying, selling and real estate investing.

“A is not only intelligent, she’s also one of the most approachable, life-giving people I’ve met,” says her managing broker, Rebecca Cole. “It’s like the room gets a shot of oxygen and espresso when she walks in.”

Faulk worked as a registered translator and interpreter for the Tennessee court system while maintaining a portfolio of investment properties before becoming a licensed real estate professional.

She serves on the board of the Austin Hatcher Foundation for Pediatric Cancer and First Things First Chattanooga and is fluent in English, Spanish, Portuguese and French.

In her spare time, Faulk says she enjoys walking and sharing a meal with friends.

Ehly worked in the hotel and hospitality industry for several years, an experience Cole says made her “an expert in anticipating the needs of others, exceeding their expectations and solving any challenge thrown her way.”

Her experience in hospitality and as a wedding and event planner equipped her to thrive in “emotionally charged and logistically complex situations,” Cole continues, and she’s “seamlessly transposed those skills to helping others buy and sell real estate.”

“Beth is somehow always one step ahead of everyone – and makes it look easy,” Cole notes. “She has a cool, collected presence because she’s already solved the day’s problems before
Open space among top remodel projects for 2023

More than two-thirds (69%) of 20,000 homeowners questioned want to update their home’s appearance, a recent survey conducted by One Poll found. What is the heart’s desire of these homeowners? Topping their wish lists are features including more open space (31%), more natural light (30%) and improved function (34%).

A more open layout continues to be in high demand as homeowners look into ways to remove interior walls and increase natural flow throughout the home. Kitchens that open up into a living room or seamlessly mesh into an outdoor patio or lanai allow more space for entertaining and increase a home’s resale value.

Replacing older windows with larger, more energy-efficient ones and swapping standard doors for bifold or sliding glass doors are some of the ways to increase natural lighting throughout the home.

Improved functionality

More and more homeowners are choosing to make every inch count in their homes when remodeling. Home offices, outdoor living spaces and multifunctional built-ins continue to be top desires for not only remodeling but prospective homeowners as well.

Once considered a luxury, home offices have become vital for many homeowners due to the rise of remote and flex positions, with this being one of the top sought after features for homeowners in Chattanooga this year.

Outdoor living spaces have also become increasingly popular as homeowners want to make the most of their patios and backyards by adding sitting areas, fireplaces, pools and hot tubs.

Multifunctional spaces such as kitchen islands with both storage and seating or built-in bookshelves along walls help homeowners optimize and organize their space to make daily life easier.

If you’re considering remodeling this year, make plans to attend the 56th annual Tri-State Home Show going on now through Sunday, Feb. 26 at the Chattanooga Convention Center. Learn more about the event at homeshowchattanooga.com.
Tennessee Realtors presents Sharpe with Good Neighbor Award

The spotlight is shining even brighter on Greater Chattanooga Realtors President Steven Sharpe as he basks in the gratitude of the statewide association, which granted him its 2023 Good Neighbor Award during TNREX 2023 in Nashville this month. Tennessee Realtors included a $5,000 donation to Camp Horizon in the award package.

Sharpe and his wife, Lindsey, founded Camp Horizon in 2005 to provide an empowering experience for children with physical handicaps.

In his Feb. 17 column in the Hamilton County Herald, Sharpe noted how his wife, a physical therapist at T.C. Thompson Children’s Hospital, believed her patients needed to experience life without the limitations their impediments imposed upon them.

He then explained how he and she acted on their conviction by inviting campers to “step outside their limits and challenge their horizons” with other children with similar issues during an annual camp.

“Many people graciously donate their time,” Sharpe continued. “For example, each camper pairs up with a doctoral candidate volunteer from the physical and occupational therapy programs at the University of Tennessee at Chattanooga.”

Camp Horizon started with seven youth in 2005 and by 2019 had grown to 45 participants. Sharpe and his wife postponed the program during the pandemic and then rebounded to serve 25 campers in 2022.

Camp Horizon will use the donation from Tennessee Realtors to improve accessibility to the host facility, Camp Lookout in Rising Fawn, Georgia. Sharpe says, “Camp Horizon is thankful for the monetary support of Tennessee Realtors and for all the support of our volunteers that help make a difference in the lives of these children.”

Angela Shields, CEO of Tennessee Realtors, extolled Sharpe’s selfless contribution to the Chattanooga community as she presented the award.

“Many people don’t know about all the good Realtors do in their communities. Steven is an outstanding example of how agents touch the lives of others. He’s the embodiment of the Good Neighbor Award and we’re very pleased to support his work.”

In his column, Sharpe reflected praise to the past recipients of Tennessee Realtors’ Good Neighbor Award, including inaugural recipient and fellow Chattanooga Realtor Janice Robertson, who founded Snack Pack.

“While I’m thrilled to receive the honor, I feel humbled to be in the company of previous Good Neighbor Award recipients, all of whom have done a great deal of work in their communities,” Sharpe wrote.

Learn more about Camp Horizon at camp-horizon.com and read more about Tennessee Realtors’ Good Neighbor Award at tnrealtors.com/applications/good-neighbor-awards.

Sources: Greater Chattanooga Realtors; Steven Sharpe

Real estate 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, Dade 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.

Founded in 1912, Greater Chattanooga

Marketplace

Body Weld Engineering Specialist /Chattanooga, TN: Identify requirements for maintenance and production resources to modify body weld systems to improve safety, quality, productivity, and cost; responsible to gain consensus across-functionally for process improvement opportunities; develop the production process to ensure processes meet safety standards, quality standards, cost targets, environmental and OSHA regulations; among other duties. BS + 3 yrs experience or MS + 1; hybrid/office & home-based.

Send resume to M. Dulle, Sr Dir HR, Volkswagen Group of America, Inc., 2200 Woodland Pointe Ave., Herndon, VA 20171. Ref. BWES-TN. No phone calls please.

Commodity Buyer; Chattanooga, TN – Responsible for production parts sourcing; work on global strategy and initiatives for NAR Region; support team to establish and achieve an annual business plan to optimize the material cost of assigned parts; support development and implementation of localization and cost strategies, among other duties. BS + 5 yrs experience or MS + 1; hybrid/office & home-based.

Send resume to M. Dulle, Sr Dir HR, Volkswagen Group of America, 2200 Woodland Pointe Ave., Herndon, VA 20171. Ref. CB-TN. No phone calls please.

Launch Management Specialist /Chattanooga, TN: Lead cross-functional teams that are responsible to launch the start of new car models into the plant, collaborating with stakeholders of Planning, Logistics, Pilot Hall, Manufacturing, Quality, R&D, Purchasing, Finance, Project Management and the Product Line; among other duties. MS + 1 yr experience; hybrid/office & home-based.

Send resume to M. Dulle, Sr Dir HR, Volkswagen Group of America, Inc., 2200 Woodland Pointe Ave., Herndon, VA 20171. Ref. LMS-TN. No phone calls please.
The office is attempting to collect a debt. Any information obtained will be used for that purpose.

Broad & Scott, PLLC, Substitute Trustee c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Suite 310 Atlanta, GA 30341 Ph: 404-789-2661 Fx: 404-235-0291 File No.: 22-00600 FC01 Feb. 17, 24, Mar. 3, 2023 For2902

NOTICE OF TRUSTEE’s FORECLOSURE SALE

Sale at public auction will be on April 11, 2023 at 12:00 p.m. local time at the usual and customary location on the front steps of the West Side Entrance of the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by Robert M. Cook for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Bank of America, N.A., dated August 13, 2010, of record in Book 9232 page 66 in the Register of Deeds Office for Hamilton County, Tennessee, “Deed of Trust”), conducted by James E. Albertelli, P.A. d/b/a ALAW, a Florida corporation duly authorized to conduct business in Tennessee, having been appointed Trustee, all of record in the Register of Deeds Office for Hamilton County, Tennessee, being the same property conveyed to ROBERT M. COOK, UNMARRIED BY QUITCLAIM DEED FROM ANGELIQUE D. RAMMARINE, UNMARRIED AND ROBERT M. COOKA/K/A MATTHEW COOK, UNMARRIED BY QUITCLAIM DEED OF 08/23/2010 IN BOOK 9232, PAGE 10, REGISTER’S OFFICE FOR HAMILTON COUNTY, TENNESSEE.

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes, prior liens and encumbrances of record.

Is that really happening?

Read the public notices in our newspaper or on our website to learn more about:

- Government meetings, bids & contracts
- Foreclosures
- Unclaimed property
- School Board issues
- Elections/Polling places, initiative petitions
- Tax assessments/proposals
The right is reserved to adjourn the day of sale to another day. This sale may be rescinded by the Trustee at any time. The sale is subject to confirmation by the Court and confirmation is not automatic. The sale is subject to the Discretion of the Court.

The sale of the above-described property shall be subject to all matters shown on any and/or any other recorded documents, whether of record or not, which may encumber the property, including those created by a fixture filing or any other bidders. Insufficient funds will not rescind the sale. The purchaser tenders the purchase price, the purchase price shall have no other recourse. Once the purchaser tenders the purchase price, the purchase price shall be refunded to the successful bidder for cash or certified funds only, in the event of any discrepancy between this stress address and the legal description of the property, the legal description shall control. This LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee for HUD, in the Register's Office of Hamilton County, Tennessee. Please note that in the event of any discrepancy between this stress address and the legal description of the property, the legal description shall control. This LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee for HUD, in the Register's Office of Hamilton County, Tennessee. Please note that in the event of any discrepancy between this stress address and the legal description of the property, the legal description shall control. This LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee for HUD, in the Register's Office of Hamilton County, Tennessee. Please note that in the event of any discrepancy between this stress address and the legal description of the property, the legal description shall control. This LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 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The sale described herein is made subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements, or set-back lines that may be applicable; any prior liens or encumbrances as well as any matters which an estate, homestead, or dower and dower in gross. If the undersigned will sell and convey only as shown by the records of the County wherein the property is located. The sale is to be conducted by the undersigned.

The sale of the property described above shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements, or set-back lines that may be applicable; any prior liens or encumbrances as well as any matters which may be shown by the official records of the County wherein the property is located. The sale is to be conducted by the undersigned.

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RESERVATIONS, LIMITATIONS, EASEMENTS, STRIP EASEMENTS, ETC., AS SET OUT ON THE RECORDED PLAT.

ANY GOVERNMENTAL ZONING AND SUBDIVISION REGULATIONS OR ENFORCEMENT PROCEEDINGS IN EFFECT THEREON.

Parcel ID: 00-026-001

PROPERTY ADDRESS: The street address of the property is believed to be 2732 HYDRUS DR., HARRISON, TN 37343. In the event of any discrepancy in the street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): GEORGE NAPHER, Timeline Publications, LLC.

The sale of the above-described property shall be subject to all matters shown on any recorded instrument affecting the property, including any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances, leases, easements and all other matters which take priority over the deed of trust under which this FORCLOSURE SALE IS CONDUCTED, INCLUDING BUT NOT LIMITED TO THE PRI-

TENANTS OF.

The field pursuant to this Notice may be reconciled with the Successor Trustee's opinion as to the possibility of any further proceeding. Subject to the possibility of any further proceeding, upon announcement at the time and place for the sale set forth above, all right and equity of redemption, homestead and dower are expressly waived and a sale will be made in accordance with the terms of the Deed of Trust, as recorded. Said sale will be commenced in accordance with the terms of the Deed of Trust, as recorded. Said sale will be commenced on March 23, 2023, at 10:00 a.m. on the Courthouse steps at the First Heritage Farm Credit, 1701 University Ave, Chattanooga, Tennessee, sell to the highest bidder for cash, free from the equity of redemption, all right, title and interest of said defendants in and to the real property described to Thomas E Dixon as Trustee for the Trust, as Trustee in Trust No. 9557, recorded May 26, 2006, in Plat Book 38, Page 77, in the real property records of Hamilton County, Tennessee, commonly known as 11732 Dolly Pond Road, Chattanooga, TN 37405.

This conveyance is made subject to the following:

Any governmental zoning and subdivision ordinances or regulations in effect thereon.

All applicable conditions, restrictions, reservations, easements, etc., as shown and recorded in the Register's Office of Hamilton County, Tennessee.

Restrictions as set out in instrument record

TENANTS OF.

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TENANTS OF.
DON’T PLAY WITH FIRE. 
IF YOU SMOKED, GET SCANNED.
This 30th day of January, 2023.

by Guy Wayne Buchanan and the case will be

Hamilton County, Tennessee, within thirty

the ordinary process of law cannot be served

non-resident of the State of Tennessee, so that

Bill, which is sworn to, that the defendant is a

complaint in the offices of the Circuit Court

County Herald, a newspaper published in

upon Sarah Morgan Slaughter.

non-resident of the State of Tennessee, so that

Sarah Morgan Slaughter

days after the fourth weekly publication of this

in the offices of the Circuit Court Clerk of

for four successive weeks in the Hamilton

upon Thomas Jason Lewis.

the ordinary process of law cannot be served

non-resident of the State of Tennessee, so that

VS

Richard Brent Teeter

Attorney for Plaintiff:

and the case will be set for hearing or part of

Thomas Jason Lewis presence.

for Mar 25, 2023 on www.storageauctions.com

1709 Chickamauga Loop- 2009 Brossile, TN 37404

Randy Wilson 866-974-1464

The meeting may be viewed live on the

subject to the requirements of T.C.A. 8-44-108

March 2, 2023 via Zoom. Board members

may participate by electronic means, sub-

Board meeting of the Hamilton County 9-1-1

W.F. (Bill) Knowles 

www.storageauctions.com

Feb. 24, 2023 Msr23131

NOTICE

Feb. 24, 2023 Msr23151

March 8, 2023, 9:30 AM, Re-

Wednesday, March 8, 2023, 9:30 AM, Re-

NOTICE

SOUTHERN HONDuras IMPORTS

9330 RINGGOLD ROAD

EAST RIDGE TN 37424

Jasson Keller has a 2019 Fjeda FD9

(VIN#JHANR3XG29L010190) that the repairs are complete but not redeemed.

Christian Tyler Brant has a 2019 Honda

are complete but not redeemed./uni00A0

GET THE WORD OUT about your next

Auctions

for placement information, contact this newspaper’s classified advertising department.

Health / Beauty

DENTAL INSURANCE from Physicians

and makes defense to said complaint in the

of senior care for you and your family.

Caring for an aging loved one?

DIAGNOSED WITH LUNG CANCER?

You may qualify for a substantial cash

VIPA AND CIALIS USERS! A
costly alternative to high drug

DISH Network, $59.99 for 190

DIY Transmission Service

GET DIRECTV for $84.99/mo for 24

Help Wanted

RECRUITING HEADQUARTERS? We can

and makes defense to said complaint in the

offices of the Circuit Court Clerk of Hamilton

within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by

Sarah Morgan Slaughter and the case will be

for Mar 25, 2023 on www.storageauctions.com

Feb. 24, 2023 Msr23151

Non-Resident Notice

State of Tennessee, County of Hamilton

Docket No. 23D034

Briana M. Buchanan

VS

Guy Wayne Buchanan

It is appearing from allegations in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon Guy Wayne Buchanan.

It is appearing from allegations in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon Sarah Morgan Slaughter.

It is appearing from allegations in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon Sarah Morgan Slaughter.

It is appearing from allegations in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon Sarah Morgan Slaughter.

2011 Dodge

J's Auto

KNDJD735985856730

American Tow and Recovery

Knoxville, TN 37921, to request a public hear-

of Water Pollution Control – Mining Section,

application to the State of Tennessee, Division

of Water Pollution Control – Mining Section, Area

Susan Morgan Slaughter has a 2019 Honda

are complete but not redeemed.

Christian Tyler Brant has a 2019 Honda

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Another swipe at local journalism

Tennessee bill a $1M takeover of foreclosure advertising sales

The Secretary of State’s Office would gain nearly $1 million in new annual revenue under a bill that allows it to take over the business of advertising foreclosure sales from local community newspapers where they have appeared for years.

The bill would also remove requirements that banks post notices of upcoming sales in physical locations in the county where the property is located.

Instead, the Secretary of State would create a new website and charge banks and mortgage companies $200 for each notice.

Tennessee bill a $1M takeover of foreclosure advertising sales

The bill is expected to hurt local community newspapers the most, but the Secretary of State is estimated to earn $977,800 a year and, after paying for an additional employee and web hosting, net $921,800.

In subsequent years, costs to the state decrease and the Secretary of State is estimated to earn nearly $1 million in new annual revenue under a bill that allows it to take over the business of advertising foreclosure sales from local community newspapers where they have appeared for years.

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Extra weight means loss of range

What to know before towing with electric pickup

By Brent Romans | Edmunds

Gas-powered light-duty pickups are a go-to choice for people needing to tow a trailer. But electric light-duty pickups are muscling their way into the market, too.

Demand is high for the Ford F-150 Lightning and the Rivian R1T, and the Chevrolet Silverado EV is set to debut this spring. Some versions of these trucks are rated to tow around 10,000 pounds, which is enough to pull a medium-sized travel trailer or toy hauler.

But towing with an electric vehicle is a different experience than current truck owners might be used to. Edmunds’ experts share their insights on towing with an EV truck.

Shortened range

Regardless of the type of vehicle, towing a trailer or boat causes a reduction in fuel efficiency – and therefore range – compared to normal operation. This unavoidable problem of physics is more of a concern in an EV because of the already limited amount of range compared to a gas-powered vehicle.

For example, a 2022 Ford F-150 Lightning with its extended-range battery has an EPA-estimated range of up to 320 miles on a full charge. That’s solid for a modern EV. But it pales in comparison to a gas-powered F-150, which can have a range upward of 500 miles on a full tank.

The reduction in range from towing will depend on many factors, including what EV you’re towing with, what you’re towing, elevation changes, weather conditions and driving speed.

Here’s an example, based on Edmunds’ testing: Towing a trailer with an EV truck required about 27% more electricity usage than it would without a trailer. That resulted in a 27% decrease in maximum range.

As such, our example F-150 Lightning, hooked up to a trailer, would be left with roughly 234 miles of range to work with.

Tip: Stick to the speed limit on highways. Even going 10 mph over the speed limit can have a significant impact on range.

Plan ahead for charging

The reduced range won’t be an issue if you’re only making a short trip with a trailer attached. But longer road trips, which are typically needed when one is towing a trailer or boat for recreation, can be problematic. You’ll need to plan your route in case you need to stop and recharge along the way.

The infrastructure for DC fast-charging stations is still in its infancy and can’t be relied upon in the same way as gas stations can. Charging locations are not nearly as prevalent as gas stations. On top of that, some chargers may be broken or already in use when you arrive.

Tip: If you can, plan your charging stops so that you’ll have enough range as an emergency buffer to allow you to drive to another charging location if needed.

Charging takes time

Different factors will influence how long you’ll need to charge, including how powerful the charging station is, how much power your EV can accept during fast charging and how close to 100% you want to charge.

EV trucks typically have higher-capacity batteries that take longer to charge. As a general guide, expect to spend 20-40 minutes for a typical charging session during a multistop road trip.

Charging an EV that’s connected to a trailer can also be problematic because most public charging stations are positioned on curbs next to parking spots. It’s likely that you’ll need to unhook your trailer in order to position your truck properly to get it connected to a charging station’s power cord. Unhooking and reconnecting your trailer will use up valuable minutes on your drive.

Tip: It’s important to know the maximum theoretical charging capability of your EV and use charging stations that will support it. But be understanding when reality sets in and you’re stuck charging at a slower speed than you hoped for.

Electric power advantages

We’ve painted a dour picture so far, but there are upsides. The first is power. An F-150 Lightning with the optional extended-range battery produces a robust 580 horsepower and 775 lb-ft of torque.

And unlike a traditional truck, that maximum torque output is available as soon as you press on the accelerator to help get you moving promptly and keep you ahead on the grades.

Internal combustion engines lose power at elevation, but not EVs. Finally, in our test, the cost of recharging an EV truck for a given distance driven was less than refueling a traditional truck.

Edmunds says

In the short term, towing with an electric truck on longer trips will be less convenient than towing with a traditional light-duty truck. The extra stops needed for recharging add extra time and hassle.

But there are advantages to towing with an EV. Long term, the future is bright for EV truck towing.

Brent Romans is a senior manager of written content at Edmunds.

In a statement emailed to the Hamilton County Herald, Peterson expresses confidence in Cole and her ability to build an office in Chattanooga that reflects the values on which he based his company.

“Rebecca is pure positivity and determination. Her natural curiosity for learning new things, coupled with her drive to find solutions, is so contagious, it feels like you can accomplish anything when you’re around her,” he writes.

“If you hear a voice of encouragement when you’re around her,” he writes.

“Instead of competing against each other, let’s celebrate each others wins.”

“With our basement flooded over Thanksgiving, he taught the girls how to lay the hardwood floors and reset the toilet. He’s all about teaching them to be independent. He’s like, ‘These are life skills you need to know.’”

To relax, the family escapes to its short-term vacation rental in Marion County, where a boat ride on the water can begin a few steps outside the door.

When Cole returns with her family to their Lookout Mountain home – which is nestled in mountains that might not rely on the majestic heights of the peaks she left behind when she was 19 but are splendid in their own way – she’s ready to work on new grades.

Her thoughts as she settles in are often focused on creating an environment in which she helps other Realtors achieve their dreams of success.

“There’s enough real estate out there for everyone to be successful,” she says with fresh conviction. “Instead of competing against each other, let’s celebrate each others wins.”

BEHIND the WHEEL

FEBRUARY 24-MARCH 2, 2023

Gas-powered light-duty pickups are a go-to choice for people needing to tow a trailer. But electric light-duty pickups are muscling their way into the market, too.

Demand is high for the Ford F-150 Lightning and the Rivian R1T, and the Chevrolet Silverado EV is set to debut this spring. Some versions of these trucks are rated to tow around 10,000 pounds, which is enough to pull a medium-sized travel trailer or toy hauler.

But towing with an electric vehicle is a different experience than current truck owners might be used to. Edmunds’ experts share their insights on towing with an EV truck.

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UT looks for better finish with overhauled softball roster

By Rhiannon Potkey

Tennessee softball is blending the old with the new this season in hopes of contending for the SEC title and reaching the Women’s College World Series.

After graduating eight players, Tennessee’s roster has undergone a major overhaul. The Lady Vols feature 13 new players, 10 freshmen and three transfers joining the program.

For the players who returned, the emotions are still raw from last season’s unceremonious ending. Tennessee lost in the NCAA regional final on its home field to Oregon State to cap a 41-18 season (15-8 in the SEC).

“I think the sting of how things ended last year is still very fresh for the returners for sure,” Tennessee head coach Karen Weekly says. “I think that just really drives them and the culture they are building every day.”

After winning their first five games, the Lady Vols (6-1) suffered their first loss last weekend with a 5-4 setback to Cal State Fullerton at the Puerta Vallarta Challenge. They will return to the field this weekend in the USF Tournament before their home opener March 3 when they host the Tennessee Classic at Sherri Parker Lee Stadium.

Center fielder Kiki Milloy remains the catalyst for Tennessee. The senior is batting .615 with four home runs, three doubles, and seven RBIs.

“Her softball IQ is one of the best I have ever coached,” Weekly says. “She is a really intense player. She sees everything and she knows what is going on Donahoe the field. She knows how to handle pitchers and I really want the ball in her hands a lot more than just a handful of times in a game.”

Donihoo, a senior transfer from Oklahoma, was a breakout star for the Sooners at the WCWS in 2021. She is starting at catcher for the Lady Vols.

“She just has that fire and energy that she brings to the field every day,” Weekly says. “She plays with such passion and is constantly talking. She’s grown up on the dirt and really does a nice job in the middle infield.”

Youngsters already contributing

Among the 10 freshmen, Karlyn Pickens, Taylor Pannell and Destiny Rodriguez have contributed the most. Pannell is batting .357 and Rodriguez has been a starter at second base.

Pickens, a 6-foot-1 right-hander who was the 2020-21 Gatorade Softball Player of the Year for North Carolina, is 1-1 with a 1.20 ERA, 10 strikeouts and no walks in 11.2 innings.

“She is going to be a big-time contributor for us in the circle,” Weekly says. “She can throw with really good velocity. She is consistently in the low 70s and also understands and really buys into changing speeds and the importance of movement.”

Given some of the offensive weapons lost to graduation, the Lady Vols needed other returning players to fill the void behind Milloy. Sophomore McKenna Gibson and junior Zaida Puni have helped with run production. Gibson has three home runs and 10 RBIs and Puni has two home runs and a team-leading 12 RBIs.

“It’s been a largely auspicious start for the Lady Vols, but it’s how they perform at the finish that matters most to them.