Finding what’s hidden in medical records

Nurses serve as expert witnesses in variety of cases

By David Laprad

Medical expert witnesses have traditionally included physicians, surgeons and other practitioners whose skills and experience qualify them to testify in cases centered on a particular medical issue. For example, attorneys often use such witnesses in the discovery and trial stages of personal injury or medical malpractice lawsuits.

Today, more and more registered nurses are also lending their knowledge to attorneys who are representing clients in cases involving medical issues. Among them are Elena Melnik and Cerissa Bryson, two legal nurse consultants based in Chattanooga. Together, Bryson says, they help the lawyers for whom they work better help their clients.

“We bring our understanding of health care to cases that touch medical records,” Bryson explains. “We work with estate planning attorneys on competency disputes, conservatorships and guardianships. We help family law attorneys on domestic violence cases. And I have a colleague who worked on a major trafficking case involving multiple victims and their injuries. There’s a place for us in many specialties.”

Much like there’s an informal legal language known as “legalese,” Bryson says, the medical field has its own language. Legal nurses translate this unique dialect into a format the attorney working on a case can understand and apply to their line of attack.

“If an attorney’s client was injured in a car accident, we’ll look through the records, list the diagnoses and make sure the attorney understands the extent of the injuries and the pain and suffering their client endured,” Bryson says. “If we find information that’s applicable to the injury or the consequences of the injury, we can improve the compensation their client receives.”

Bryson can specifically provide a pain and suffering analysis, a report that focuses not on a patient’s treatment but their experience with pain and its consequences, she notes.

“A pain and suffering report can help an attorney quantify and qualify the noneconomic damages in a case.”

Bryson is careful to note that legal nurse consultants do not comment on physician standards of care; rather, they identify...
Two teams — Signal Mountain and Aaron Academy — will represent Hamilton County in the 2023 State High School Mock Trial Competition taking place Friday and Saturday in Nashville.

In locally organized matches that took place March 8 in courtrooms at the Joel W. Solomon Federal Building — including the one in which Jimmy Hoffa was tried for jury tampering in 1964 — Judge Shelley Rucker presided over Signal Mountain’s victory against GPS, and Judge Tom Greenholtz presided over Aaron Academy’s victory versus CSTHEA Green.

Judge Alex McVeagh, director of the Chattanooga Bar Association’s Hamilton County Mock Trial Competition for the last eight years, says he’s proud of the teams that reached the final matches.

“The level of competition this year was phenomenal. The students worked hard over the last few months to prepare for the competition and it showed. The vast majority of the teams went into the last preliminary round with a good shot at making the finals. "Kudos to these students and their hard-working teachers and volunteer attorney coaches who helped them prepare."

The competition began with 25 teams — making it the largest local competition in the state — and required close to 40 attorney and judge volunteers each night to preside over the rounds, which in courtrooms in both the historic and criminal courthouses.

McVeagh also congratulated the Chattanooga School for the Arts and Sciences (CSAS) and East Hamilton for winning the Judge Curtis Collier Spirit of Civility Award. The award is presented to teams that exhibit the ideals of civility and sportsmanship during the competition rounds.

Looking ahead to the state competition, McVeagh expresses confidence in Hamilton County making a strong showing.

**Chambliss Law welcomes new shareholder Brian Eftink**

Brian Eftink is the newest shareholder at Chambliss, Bahner & Stophel.

“Brian’s recent role as regional general counsel to one of our area’s largest employers afforded him the unique opportunity to handle complex local and multinational issues on a daily basis,” says Mark Cunningham, president and managing shareholder. “He’s walked in the clients’ shoes and has the ability to view intricate legal and business-related issues from the client’s perspective.”

Eftink has a background in corporate matters, regulatory investigations, business negotiations, construction law, state and local taxes, real estate and antitrust issues.

This varied experience, coupled with his protracted litigation and arbitration experience, gives him an additional layer of appreciation concerning the value of properly drafted contracts and the ability to think unconventionally when presenting business solutions, notes Chambliss in a news release.

Eftink also has extensive experience negotiating and drafting financial structures and agreements for new and expanding businesses.

Before joining Chambliss, Eftink served as regional general counsel for Wacker Chemical Corporation, a global chemical manufacturing company. In this position, he oversaw multifaceted U.S. legal matters, including a multiphase greenfield investment of more than $2.5 billion, an expansion project totaling more than $100 million, the creation and implementation of the company’s legal procedures and policies and
ABA recognizes Gossett as pro bono leader

By David Laprad

The American Bar Association Standing Committee on Pro Bono and Public Service has named Chattanooga attorney Richard Gossett an ABA Free Legal Answers 2022 Pro Bono Leader. The committee presents this annual recognition to individual attorneys, law firms, corporate law departments and other organizations that have provided “extraordinary pro bono services” through ABA Free Legal Answers, a pro bono legal advice portal, a news release notes.

Gossett answered 747 civil legal questions through the portal in 2022.

Now in its seventh year, ABA Free Legal Answers has responded to more than a quarter million civil legal questions submitted by users to the nearly 12,000 pro bono attorneys from 41 jurisdictions, including a federal portal addressing veterans benefits and immigration questions.

During a deceased career at Baker Donelson, Gossett concentrated on banking, business bankruptcy, reorganizations and creditors rights. He retired in May and now limits his legal practice to pro bono matters.

Gossett urges his fellow attorneys to join him. “Buck Lewis, my colleague at Baker Donelson, and others who were instrumental in establishing the ABA Free Legal Answers site, have provided an efficient means for us to spend an hour or so each work day to respond to legal inquiries from an underserved population,” he says. “I hope others will join in this effort.” The ABA is not the first organization to applaud Gossett for providing ample pro bono services. The Tennessee Bar Association named him the 2021 recipient of its Harris Gilbert Pro Bono Volunteer of the Year Award, which recognizes significant pro bono work by a private attorney.

Gossett spent more than 200 hours responding to questions on Tennessee Free Legal Answers, making him among the largest contributors in the state.

Baker Donelson also recognized Gossett with its Pro Bono Legacy Award in 2020 after he made noteworthy contributions to the underserved community through his pro bono efforts.

Sources: ABA; Baker Donelson

Inns of Court auction raises more than $14,800 for Children’s Advocacy Center

By Cristy Carrion | Inns of Court board member

The Chattanooga Chapter of the American Inns of Court raised $14,848.88 in December during a charity auction to benefit the Children’s Advocacy Center.

The total fundraising effort includes the amounts raised through auction items Inn members purchased at the Dec. 8 Inns of Court event as well as the donations Inn members made.

“Many thanks to the officers and members of the IOC for their generosity and support of kids in our community who have suffered unimaginable abuse,” says Lisa Moore, director of external affairs at the Children’s Advocacy Center.

“The CAC staff is professionally licensed and trained to work with children and families who are working through trauma, but it takes a community to raise the funds needed to provide these services,” Moore adds.

The competition consisted of attorneys Melody Shekari, Mary Frances Devoe, John Jolley, Logan Thedagill and Brian Bush.

“They worked for months preparing for the competition and also worked late each night during the competition helping facilitate the rounds,” notes McVeagh.

McVeagh also thanks the attorneys and judges who spent up to four nights volunteering and serving as judges and jurors for our mock trial rounds, Honorary Competition Chair Judge Curtis Collier, Collier clerk Carrie Stefanik, Sheriff Austin Garrett and his deputies for providing security and logistical support during the competition, and the coaches — all of whom were attorneys and judges — who prepared the students for the competition.

The committee has received at least $10,873.90 in contributions from area shops, artists and arts organizations that have donated the auction items at the Inns of Court event.

“The Chattanooga chapter of the Inns of Court has a long history of supporting children who have suffered unimaginable trauma through the Children’s Advocacy Center,” says McVeagh.

Sources: ABA; Baker Donelson

Mock Trial

“Signal Mountain and Aaron Academy will make us proud in Nashville. Chattanooga’s teams have a long history of performing well at the state competition — and even winning it in recent years.”

For this year’s competition, students competed as the attorneys and witnesses contending over the fictional civil case of Kat McNable, who was thrown from his electric scooter when he encountered the sand spilling from the defendant’s beach-themed party wagon.

Eftink holds a degrees in political science and Spanish, as well as his law degree, from Vanderbilt University. He’s licensed to practice law in Tennessee and Georgia.

Source: Chambliss Law

Inns of Court members present a check for funds raised during a charity auction in December to Children’s Advocacy Center staff.

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ABA Free Legal Answers, a pro bono legal advice portal, a news release notes.

Ohio-based ABA Free Legal Answers, making him among the largest contributors in the state.

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Photograph provided

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**Newsmakers**

**Mayor fills four key roles**

Chattanooga Mayor Tim Kelly has made four appointments to fill the roles of director of community engagement, city attorney, administrator of economic development and executive director of community safety and gun violence prevention.

Shadrina Booker will serve as the city’s director of community engagement. She’ll spearhead efforts to facilitate communication between the city and the neighborhood it serves, ensuring transparency and collaboration around the mayor’s initiatives.

Booker will also implement the mayor’s vision for explanatory governance by engaging communities across the city and will report to the chief equity officer.

Bookeer formerly served as the chief development and marketing officer at Big Brothers Big Sisters of Greater Chattanooga and is the co-founder of Viva Media, a creative agency. She is a graduate of Leadership Chattanooga.

Phil Noblett has served in the city attorney’s office since 2009, when he became deputy city attorney. A licensed attorney in Tennessee since 1982, Noblett previously was a member of the firm of Nelson, McMahan & Noblett from 1990 until 2009.

He has twice served as interim city attorney and has represented the city successfully in major cases, negotiations and settlements.

In the role of city attorney, Noblett will represent both the city council as well as the Kelly administration, and will also oversee the legal staff who work across the city’s dozen boards and commissions. He’ll report to the mayor.

Richard Beeland has served as a city employee for nearly 17 years in various roles, including assistant director of the Chattanooga Public Library, deputy administrator for the Department of Economic and Community Development, human resources deputy director and communications director.

He holds bachelor’s degrees in communications and political science, a master’s degree in public administration and has been an adjunct instructor at the University of Tennessee at Chattanooga.

As the administrator of economic development, Beeland will oversee the city’s economic development efforts, including partnerships with Hamilton County and the Chattanooga Area Chamber of Commerce, in order to drive equitable growth. He’ll report to the mayor’s senior adviser for economic opportunity.

Chris Sands will take up the mantle of gun violence prevention, where he’ll work with community organizations, internal departments and the city’s partners at Trajectory Changing Solutions to stop gun violence before it starts.

Sands has served as a youth pastor and assistant to Bishop Kevin Adams at Mt. Olivet Baptish Church and is a founder of the Lighthouse Collective, which provides mentoring and life skills to teens and young adults.

He was formerly the director of community engagement, but he found himself drawn to gun violence prevention efforts and began working under Dr. Mary Lambert in the Office of Community Health to coordinate a curriculum to draw youth away from violence.

**Weekley gets new role at TVFCU**

Tennessee Valley Federal Credit Union has promoted Eric Weekley from vice president of real estate to vice president of consumer and mortgage lending. This is a new position at the credit union that will combine his current responsibilities in the real estate department with a leadership role in the credit union’s consumer lending division.

Weekley joined TVFCU in 2019 after spending five years at ORNL Federal Credit Union in Knoxville as vice president of mortgage lending. He’s worked as a processor, originator, operations manager and vice president on several mortgage and consumer lending teams throughout his 25-year career.

In his new role, Weekley will lead both loan division as they work with members regarding mortgages, HELOCs, auto loans, education loans and other personal loan options.

Originally from Williamstown, West Virginia, Weekley earned his bachelor’s from Lee University in Cleveland, Tennessee. Aside from his work, Weekley serves on the board of the Home Builders Association of Greater Chattanooga.

**Waterhouse PR adds account executive**

Waterhouse Public Relations has expanded its team with the addition of Kait Fletcher as an account executive. Fletcher brings a wide range of skills to the firm including content creation, storytelling, social media management, copy writing and radio broadcasting.

Before joining Waterhouse, Fletcher worked in the higher education field, serving as the communications specialist for Bethel University in McKenzie. In this role, she was responsible for both internal and external communication strategies along with acting as principal writer, press liaison and social media marketing manager for the university.

As an account executive, Fletcher will help develop and implement social media strategies for Waterhouse clients, foster client media relations and support overall strategic initiatives.

Fletcher is a graduate of the University of Tennessee at Martin, where she earned a master’s degree in strategic communications and a bachelor’s degree in public relations. Her previous work in public relations has garnered numerous regional and national awards.

**River City Company seeks Hawk Hill input**

Economic development nonprofit River City Company has launched a community survey focused on the best use of Hawk Hill, the location of AT&T Field. With the anticipated relocation of the Chattanooga Lookouts baseball team from AT&T Field to the U.S. Pipe & Wheland Foundry site, Hawk Hill will become available for re-development.

River City Company will seek community input to assist in developing a comprehensive vision for the site.

The Hawk Hill survey will be open until April 15 at www.rivercitycompany.com/hawk-hill.

**History of Hawk Hill**

Many Chattanooga residents remember Hawk Hill as the home to the Kirkman Technical School, which operated 1928-1991. The school’s mascot was the Golden Hawks, and people often referred to the hill where the football field was located “Hawk Hill” or “Kirkman Hill.”

When the school closed in 1991, the city of Chattanooga retained ownership until 1994, when River City Company purchased the site for $2.5 million for the purpose of facilitating redevelopment.

Per the sales agreement, River City Company then gifted a portion of the land to the Creative Discovery Museum for the construction of a children’s museum. The remaining portion of the land was to be redeveloped for businesses or activities compatible with the Tennessee Aquarium, Ross’s Landing, the museum and other public and private property in the vicinity.

In 1993, River City Company contracted with LDR International and produced the Kirkman Site Development Guidelines, which provided a framework for future redevelopment, including potential land uses, public open space, pedestrian and vehicular access and architectural guidelines.

As River City Company was working on various portions of the former Kirkman property in the early 1990s, Frank Burke, whose family owned the Kirkman property in the early 1990s, promoted Eric Weekley from vice president of real estate to vice president of consumer and mortgage lending. This is a new position at the credit union that will combine his current responsibilities in the real estate department with a leadership role in the credit union’s consumer lending division.

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opportunities for the community and stakeholders to participate in the planning process,” says Emily Mack, president and CEO of River City Company. “The planning process will include Hawk Hill, the adjacent riverfront parking lots, and a parking lot behind the Creative Discovery Museum.

“While any redevelopment would most likely be phased over time, we believe it’s important to look at this area holistically rather than as individual parcels,”

Along with the community input, River City Company has engaged two external firms to assist with the planning process: RCLCO Real Estate Consultants and Urban Design Associates. RCLCO provided a market analysis for downtown Chattanooga, which can be found at www.rivercitycompany.com/reports-and-studies. Urban Design will assist with planning efforts specific to Hawk Hill, including potential mix of land uses, infrastructure needs and capacity testing.

Additional information, including graphics outlining the potential development site, can be found on the webpage, as well. If a civic or neighborhood association would like more information, contact Anthony at Anthony2@unum.com.

Kelly admin. kicks off affordable housing plan

The Kelly administration is accelerating the creation and preservation of affordable housing through its One Chattanooga Affordable Housing Action Plan, an effort to expedite solutions that increase housing opportunities for all Chattanoogans.

With support from the Department of Housing and Urban Development and the American Rescue Plan Act, Mayor Tim Kelly has helped to fund the development of more than 600 affordable units that will be coming online on a rolling basis over the next two years.

The affordable housing action plan will build on that momentum by prioritizing policies and programs that both preserve existing affordable units and make it easier for developers to create new units in the areas where they’ll have the greatest impact.

To inform the development of the plan, the administration has convened a 30-person working group of city and county government officials, local service providers, housing providers, builders, lenders, and representatives from local community and philanthropic organizations.

The group met for the first time last week and will convene three more times over the next seven months to establish the city’s housing inventory and needs, identify the biggest barriers to furthering affordable housing development and accessibility, and prioritize programs and policies that will drive investment in the creation and preservation of more affordable housing across the city.

The Kelly administration is also welcoming new consultant groups that will work under the leadership of Chief Housing Officer Nicole Heyman on the development and implementation of the housing action plan.

The consultant groups will work with the community over the next seven months to gather information and make recommendations for the action plan.

Kelly trumpets Climate Action Plan

Kelly will ask the city council to approve his Climate Action Plan – a plan he says will safeguard Chattanooga’s quality of life and invest in global competitiveness amid changes to the climate and international economy – at the assembly’s March 28 meeting.

The plan calls for clean-energy growth that benefits all residents and reduces carbon emissions.

As a community-wide roadmap for Chattanooga’s long-term sustainability, the plan includes goals to preserve and protect the city’s natural resources, including achieving a net-zero carbon footprint community-wide by 2050 and reducing the amount of waste sent to local landfills.

At the same time, it includes strategies that will activate economic and social benefits, including integrated transportation options, energy cost savings for taxpayers, more accessible park systems and wildlife preserves, and new jobs and skill-building opportunities.

Kelly’s Climate Action Plan is centered on six goals:

Achieve net-zero carbon emissions citywide by 2050
Build a more sustainable city through modernized zoning policies
Preserve and improve Chattanooga’s natural resources
Become a national leader in the green economy
Achieve a zero-waste footprint citywide by 2050

Reduce disparities among socially and economically vulnerable communities

Each goal includes strategies that will be implemented through an equity lens so the benefits reach all Chattanooga neighborhoods, says Erik Schmidt, director of the city’s Office of Sustainability.

With approval from City Council, the Kelly administration will begin working with state and federal partners to identify ways to fund even more of this work without added cost to taxpayers.

Chattanooga activating neighborhood parks

The City of Chattanooga Parks and Outdoors department is launching Park Sparks, a series of park activations focusing on underutilized parks within neighboring communities.

The primary goal is to bring neighbors together, notes a news release from the city. Members of the department’s special events team will be on hand with games, food and information from numerous city of Chattanooga departments and partners.

Each event is free.

Tatum Park, 1609 Union Avenue, will kick off the season of Parks Sparks March 19 at 1 p.m. with games, fried ice cream and activities. Watkins Park, 2411 East 12th Street, will follow March 24 with a grand opening of the new playground.

Urban League launches diabetes prevention plan

Registration is open for the Urban League of Greater Chattanooga’s upcoming diabetes prevention program.

In partnership with the Hamilton County Health Department and sponsored by Blue Cross Blue Shield of Tennessee, the six-month program is designed for individuals at risk for Type 2 diabetes.

The application deadline is March 22, and the first session is scheduled for March 24.

The inaugural cohort will meet weekly for one hour with a facilitator to set goals for a healthy lifestyle and help with accountability. Meetings will offer numerous incentives including cooking equipment and grocery gift cards.

The Urban League’s goal is to help participants slow or prevent the development of Type 2 diabetes through lifestyle changes.

Participants can expect to lose up to 7% of their starting weight, participate in at least 150 minutes of physical activity per week and form healthy habits.

Diabetes is one of the leading chronic conditions affecting the Black population in Chattanooga, notes the Urban League in its 2022 State of Black Chattanooga report, with the mortality rate nearly three times that of the white population.

The program is available free of charge to those who qualify. Participants must be at least 18 years old, have a body mass index of 25 or higher, not diagnosed with either Type 1 or 2 diabetes and not pregnant.

Other qualifications include blood test results in the prediabetes range within the past year and a previous diagnosis of gestational diabetes.

Register at ulchatt.net.

See Rock City Institute unveils Howard kitchen

A new commercial-grade kitchen at The Howard School will provide industry quality experience and opportunities for learning to culinary students in the See Rock City Institute of Hospitality and Tourism Management, a Future Ready Institute of Hamilton County Schools.

The new kitchen features modern equipment commonly found in large commercial facilities. By getting and reimagining a disused and decades-old vocational kitchen space, See Rock City is providing students with opportunities to train in an environment similar to the ones they'll experience when entering the workforce.

The institute will expand students’ knowledge about the industry through experiences at local restaurants, hotels and other attractions in Chattanooga.

Students have two different pathways: Culinary Arts and Hospitality and Tourism Management. In Culinary Arts, students will focus on cooking, food presentation and safety and sanitation conditions in a kitchen. In the Hospitality and Tourism Management pathway, students will learn how customer service can affect the quality of restaurants or businesses.

Seniors will be prepared for an exam that leads to a ServSafe Certification or the Hospitality Professional Certification, as well as work toward prerequisite courses for collegiate pathways.

The partnership between HCS and See Rock City grew out of a desire to expose students to hospitality and tourism industry careers. The branded partnership of the Future Ready Institute at The Howard School was signed in 2019.

Hamilton County Schools consists of 79 schools and serves approximately 45,000 students.

More than 150 lawyers and judges belong to the Chattanooga chapter of the Inn of Court. The organization aims to improve the skills, professionalism, ethics and civility of the bench and bar.

To learn more about the local Inn and its programs, contact Anthony at Anthony2@unum.com.

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Time for financial ‘spring cleaning’

Now that we’ve put winter behind us—at least on the calendar—it’s time for us to think about sprucing up our homes, inside and out. But it also may be time to do some financial spring cleaning. Some of the same ideas involved in tidying up your home can also be used to help put your financial house in order. Here are a few suggestions:

• Dust off your investment strategy. As you look around your home, you might find that many items—tables, desks, bookshelves, and computer and television screens—could benefit from a good dusting. And, once you’ve accomplished this, you’ll get a clearer view of all these objects. Similarly, your investment strategy needs to be “dusted off” every so often, so you can see if it’s still working to help you move toward your financial goals, such as a comfortable retirement. Over time, your personal circumstances and risk tolerance can change, and these changes may lead you to reexamine your future financial and investment decisions.

• De-clutter your portfolios. If you took a survey of your home, would you find duplicates or even triplicates of some things—brooms, vacuum cleaners, toasters, and so on? If so, it may be time to do some de-cluttering. And the same could be true of your portfolio—you might have several identical, or substantially identical, investments taking up space. If so, you might want to replace these redundancies with investments that can improve your diversification. While diversification can’t guarantee profits or protect against losses in a declining market, it may help reduce the impact of market volatility on your holdings.

• Get organized. If your closets are overstuffed, with clothes and miscellaneous items crammed on shelves and the floor, you may well have trouble finding what you’re looking for—but with a little straightening up, your searches will become much easier. And when you’re trying to locate financial documents, such as investment statements or insurance policies, you’ll also benefit from having everything organized in one central location. Even if you get most of these documents online, you can save what you need and keep them in a file on your desktop, laptop or tablet. (And it’s also a good idea to tell your spouse, adult child or another close relative how these documents can be accessed, just in case something happens to you.)

• Protect yourself from dangers. If you look around your garage, shed or other storage area, you may well find some objects—such as gardening tools, paint thinners, engine fluids and leaking ladders—that could be dangerous if they aren’t stored properly. As part of your spring cleaning, you’ll want to remove these hazards to safeguard yourself and your family. But have you addressed the various financial risks that could threaten your loved ones? For example, if something were to happen to you, could your family members maintain their lifestyle? Could your children still go to college? To guard against this risk, you may want to discuss protection strategies with a financial professional.

• Spring cleaning can pay off—in a cleaner, safer home environment and in helping ensure your financial strategy continues to work hard for you.

Why pay more?

How to fight the ‘pink tax’ amid high inflation

By Kimberly Palmer

Tare Bodge, a shopping expert who lives in the New York City area, sees higher prices for products and services marketed to women everywhere: Socks, razors, shampoo and apparel are a few of the product types aimed at women that tend to cost more.

“I don’t know why brands think this is acceptable,” Bodge says. “It’s another punch to the gut as we’re trying to manage our budgets right now,” she adds, referring to rising prices across consumer goods categories due to inflation.

The phenomenon known as the “pink tax,” when products and services aimed at women cost more than their counterparts aimed at men, is well-documented across many goods and services. A 2021 paper co-written by Stephanie Gonzalez Guittar, assistant professor in the sociology department at Rollins College in Florida, found that women pay more for deodorants and lotions, and that personal care products are increasingly differentiated by gender. For example, lotion for women cost an average of $2.97 per ounce compared to $1.86 for men.

While Equal Pay Day, March 14, focuses on the pay gap between men and women, it can also be a reminder to consider why being a woman so often comes with a higher price tag—and what to do about it.

Here are ways to avoid paying the pink tax:

Buy gender-neutral products

As Gonzalez Guittar points out, there is no reason why women need to use lavender-scented products while men stick with pine. Companies also often market multiple products to women—such as separate shampoo, body wash and conditioner—while marketing a three-in-one product to men.

“These are basic hygiene products that don’t need to be gendered,” she says. Shoppers can save by purchasing more generic or gender-neutral products instead of the gendered versions, she says. “Ultimately, (these products) are pigeon-holing what femininity looks and smells like, and that comes at a price.”

Study the fine print

Gonzalez Guittar urges consumers to take a close look at the ingredients and size information on the packaging to help make more informed decisions before they buy.

“Look at the price per ounce, because women’s products tend to be smaller,” she says, and you can often get a better deal by purchasing unscented products in larger quantities instead. At grocery and drugstores, you can often find the unit pricing on the shelf tag in front of the product.

Comparison shop in advance

Ian Ayres, a professor at Yale Law School, first identified that car dealers often offered the best deals to customers who were white men with research in the 1990s. Follow-up studies since then have confirmed the persistence of discriminatory pricing along with some progress, especially at online and no-haggle dealerships, Ayres adds.

Consumers can help protect themselves by researching car costs to be more informed negotiators and by checking out financing options in advance.

“You can get a competitive interest rate by shopping around and you don’t need to go through the dealerships,” Ayres says.

Ask for equal pricing

When it comes to services such as dry cleaning or haircuts, men’s prices tend to be lower, but Bodge says they don’t have to be.

“If I’m having a cotton Oxford shirt cleaned, I just ask for the men’s option, especially if the pricing is posted,” she says. “With haircuts it’s trickier, but if you have a short pixie cut, ask for the men’s price.”

Know your rights

California and New York have passed laws against gender-based pricing, which provides a legal recourse for consumers who notice price discrimination based on gender. You can report violations to the New York State Division of Consumer Protection or the California Department of Consumer Affairs. Other states have proposed similar legislation.

“We have to look at how we push back with legislation. When we think about economic justice, we often think about equal pay, but that’s not the only area where women are experiencing economic injustice,” says Christian F. Nunes, president of the National Organization for Women, an advocacy group dedicated to defending women’s rights.

“They charge you more, but also underpay you,” says Nunes. “It’s harder to have a sustainable life.”

Prioritize saving

Given the wage gap and women’s longer expected lifespans, it’s essential for women to amass savings to get through the post-retirement years, says Cindy Hounsell, president of the Women’s Institute for a Secure Retirement, a nonprofit that advocates for women’s retirement security.

“People always say, ‘I wish I had saved more,’” she says.

That means leveraging all available work benefits, such as 401(k)s, as well as cutting back on extraneous spending.

“It makes a big difference how you spend your money,” she adds. She urges people to use online calculators to figure out how much you will need in retirement so you have a clear goal. “Everyone needs a different amount.”

Meanwhile, given the high rates of inflation across many consumer categories, the additional cost of the pink tax only makes it even harder for women to save.

Says Bodge: “It’s another hurdle that we need to leap over.”

Kimberly Palmer is a personal finance expert at NerdWallet and the author of “Smart Mom, Rich Mom.” Email: kpalmer@nerdwallet.com. Twitter: @KimberlyPalmer.
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## Foreclosure's Trustee's Sales Scheduled in the Next 6 Weeks

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<th>Property Address</th>
<th>Publication Dates</th>
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<th>Attorney</th>
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<tr>
<td>3715 Connelly Lane, Chattanooga, 37404</td>
<td>2023-01-20 to 2023-01-27</td>
<td>Linda Ramey</td>
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<tr>
<td>3709 North Champliner Ave, Chattanooga, 37406</td>
<td>2023-02-24 to 2023-03-03</td>
<td>Beverly Ann Hughes and Johnny Hughley</td>
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<tr>
<td>915 Canebreak Drive, Chattanooga, 37415</td>
<td>2023-02-24 to 2023-03-03</td>
<td>Jerry L. Pate and Laverne W. Pate</td>
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<tr>
<td>3004 Broadwell Lane, Chattanooga, 37424</td>
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<td>Ben S. Kromer and Betty Williams</td>
<td>Better Choice Notice Solutions, Inc</td>
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<tr>
<td>7532 Hydrus Dr, Hamilton, 37341</td>
<td>2023-02-24 to 2023-03-03</td>
<td>Gene Sparks and Nancy M. Sparks</td>
<td>Better Choice Notice Solutions, Inc</td>
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<td>2552 Petersen Dr, Chattanooga, 37424</td>
<td>2023-02-24 to 2023-03-03</td>
<td>Norma J. Grindle and Norma C. Grindle</td>
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<td>2463 Moss Rd, Hillen, 37343</td>
<td>2023-02-24 to 2023-03-03</td>
<td>Ruby J. Brown and Jacqueline R. Morrisson</td>
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<td>4010 Benwick Lane, Ooltewah, 37363</td>
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<td>4045 Calhoun Rd, Chattanooga, 37419</td>
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<td>Kevin Taylor and Leighly Mobis</td>
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<td>7476 Pine Vew Ln, Chattanooga, 37416</td>
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<td>7029 Ignou Crossing, Chattanooga</td>
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## Sales to Take Place on 2023-03-24

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<td>3091 Pope Drive, Chattanooga, 37404</td>
<td>2023-03-03 to 2023-03-10</td>
<td>Derek St. Silvers</td>
<td>Mockingbird Title &amp; Escrow Services, LLC</td>
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## Sales to Take Place on 2023-03-23

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<td>Stan</td>
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<td>4433 Webb Rd, Chattanooga, 37411</td>
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<td>Melling Andrews</td>
<td>Wilson &amp; Associates, PLLC</td>
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<td>7066 Wendy Circle, Solidy Daisy, 37359</td>
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<td>Cameron Paige Clemens and Leslie A. Clemens</td>
<td>Wilson &amp; Associates, PLLC</td>
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<td>7377 Valley Lane, Hamilton, 37341</td>
<td>2023-03-03 to 2023-03-10</td>
<td>Wanda G. Allen</td>
<td>Better Choice Notice Solutions, Inc</td>
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<tr>
<td>305 Alto Hughes Road, Sale Creek, 37373</td>
<td>2023-03-03 to 2023-03-10</td>
<td>Tanya D. Carmey and Derrick Andrew Carmey</td>
<td>Better Choice Notice Solutions, Inc</td>
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<tr>
<td>117 Cityview Dr, Chattanooga, 37421</td>
<td>2023-03-03 to 2023-03-10</td>
<td>Robert Gilland</td>
<td>Better Choice Notice Solutions, Inc</td>
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<tr>
<td>716 Coa Ln, Solidy Daisy, 37359</td>
<td>2023-03-03 to 2023-03-10</td>
<td>Jesse R. Harrell</td>
<td>Better Choice Notice Solutions, Inc</td>
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<tr>
<td>715 Oak CV, Chattanooga, 37421</td>
<td>2023-03-03 to 2023-03-10</td>
<td>Nancy J. Lane also known as Elizabeth Lane, formerly known as Elizabeth Jeffery Holmes</td>
<td>Better Choice Notice Solutions, Inc</td>
</tr>
<tr>
<td>5007 Irvin Rd, Chattanooga, 37416</td>
<td>2023-03-03 to 2023-03-10</td>
<td>Alice J. Song and Gloria Vinson</td>
<td>Better Choice Notice Solutions, Inc</td>
</tr>
<tr>
<td>10830 Dolly Pond Rd, Ooltewah, 37363</td>
<td>2023-03-03 to 2023-03-10</td>
<td>Amanda Stevindll</td>
<td>Better Choice Notice Solutions, Inc</td>
</tr>
</tbody>
</table>

## Properties with Exception

**Notice of Substitute Trustee's Sale**

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Mortgage Assets Management, LLC as Substitute Trustee for said mortgage secured by the Deed of Trust, involving account number 70012345678901234567890, held at the Trustee's Office for Hamilton County, Tennessee, in the amount of $89,228.34 at Record Book GI 11762, Page 192.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Mortgage Assets Management, LLC as Substitute Trustee for said mortgage secured by the Deed of Trust, involving account number 70012345678901234567890, held at the Trustee's Office for Hamilton County, Tennessee, in the amount of $89,228.34 at Record Book GI 11762, Page 192.

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In addition, the following parties may claim by a fixture filing; and to any matter that an ac-
or encumbrances as well as any priority created mental agency, state or federal; any prior liens
on any applicable recorded plat; any unpaid occupant(s) rights in possession.

This sale is subject to any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; and any statutory rights of redemption of any govern-
mental agency, state or federal; any prior liens on the property; and any applicable governmental entity, and the sale will
to subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-14:33.
All right and equity of redemption, statutory and otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good; however, the undersigned will sell and convey only as Substitute Trustee.

The transfer shall be AS IS, WHERE IS, AND WITHOUT ALL FAULTS, and without warranties of any kind, express or implied, to the condition of the Property and the improvements located thereon, including merchantability or fitness for particular purpose. Trustee shall make no covenant of seisin or warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee’s Deed only.

This is property being sold with the ex-
press reservation that the sale is subject to
confirmation by the beneficiary. This sale may be rescinded by the Substitute Trustee at any time.

This OFFICE: ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Clear Recon LLC
Substitute Trustee

691 East 4th Street Suite 200
Chattanooga, Tennessee 37403
Phone: (877) 310-8840
File No: 1341-950A

Newspaper: Hamilton County Herald
Mar. 3, 10, 17, 2023
F-23161

NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and condition of a Deed of Trust dated June 19, 2015, and recorded June 22, 2015, at Book 104, Page 457, Document No. CN2015062200069, in the Office of the Register of Deeds for Hamilton County, Tennessee ("HCRO"), executed by Tirzah Lynette Burns and James Terry Burns, conveying certain property therein described to First Title Insurance Company as Trustee for the Beneficiary thereunder, Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Tennessee Valley Federal Credit Union said Deed of Trust assigned to QRL Financial Services A Division of First Federal Bank by Assignment of Deed of Trust of record in the HCRO, under instrument No. 2021228000047, Book GI 5178, Page 391; and QRL TRUSTEE SERVICES, LLC, having been appointed substitute trustee by QRL Financial Services A Division of First Federal Bank, by that Appointment of Substitute Trustee recorded in the HCRO under Book 13278, Page 436.

And the owner of the debt secured having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that an agent of QRL TRUSTEE SERVICES, LLC, as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee will on Friday, March 31, 2023, commencing at twelve o’clock noon at the front steps of the West Side Door of the Hamilton County Courthouse, Chattanooga, Tennessee, Walnut Street entrance, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in the County of Hamilton and State of Tennessee, to wit:

BEING THE SOUTH PART OF LOT FIVE (5), BLOCK "C", CHICKAMAUGA AVENUE, AS SHOWN BY PLAT RECORDED IN PLAT BOOK 12, PAGES 50 AND 51, OF REGISTER’S OFFICE, HAMILTON COUNTY, TENNESSEE.

ACCORDING TO SAID PLAT SAID PART OF LOT FIVE DESCRIBED AS BEGINNING ON THE NORTH LINE OF CHICKAMAUGA AVENUE, EXTENDING SOUTH TO THE INTERSECTION OF THE LINE DIVIDING LOTS ONE AND TERTH, NORTH 326 FEET TO THE LINE EAST OF CHICKAMAUGA AVENUE; THENCE SOUTH 47:5 MINUTES WEST ALONG SAID LINE 345 FEET TO THE MOST NORTHERN CORNER OF LOT SIX (6), THENCE SOUTHEAST 145 FEET; THENCE SOUTH 247.5 FEET TO THE NORTH LINE OF CHICKAMAUGA AVENUE; THENCE WEST ALONG THE NORTH LINE OF CHICKAMAUGA AVENUE 100 FEET TO THE BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO JAMES TERRY BURNS AND WIFE, TIRZAH LYNETTE BURNS, BY DEED OF RECORD IN DEED BOOK 10497, PAGE 455, INSTRU-
MENT 2015062200069, REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE.

Tax Parcel No. 128L-A-013

The street address of the above described property is believed to be 3801 Chickamauga Avenue, Chattanooga, TN 37406, but such address is not a part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.

All right and equity of redemption, statutory and otherwise, curtesy, homestead, and dower are expressly waived in the Deed of Trust, but the Substitute Trustee will CONVEY only

Continued on Page 10

HAMILTON COUNTY HERALD

OH NO!

Is that really happening?

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Foreclosures
Unclaimed property
School Board issues
Elections/Polling places, initiative petitions
Tax assessments/proposals

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future years; and the rights of the debtor(s), interest, for past years, the current year and all unpaid City or not subordinate to and/or extinguished by SCRO, and liens, building lines, easements property underlying public roads; zoning all prior conveyances and reservations of oil, to any and all matters a present and accurate
Aquarium bids farewell to longtime COO Jackson

To say a young Jackson Andrews couldn't have foreseen becoming a senior leader at the Tennessee Aquarium is an understatement.

After graduating from a university in Maine with degrees in English and marine science, his hope was to work aboard an ocean research vessel. Aquariums, he thought, couldn't possibly measure up to the real thing.

"I didn't see the point," he says. "I was much more interested in what marine animals were doing in the wild. If I wanted to see fish, I could get in the ocean."

Strange to consider that opinion from a man whose influence has shaped the Tennessee Aquarium for more than 32 years—the last six as its vice president and chief operating officer.

Andrews bid the aquarium farewell last week after a career that began more than a year before the doors opened—a time when the concept of opening an aquarium focused on freshwater aquatic life was considered a novel gamble or, to some, a crazy pipe dream.

In his time at the aquarium, Andrews helped to guide it to its current position as a nationally respected institution responsible for attracting 27 million visitors to Chattanooga. He was instrumental in the expansion to a second building, Ocean Journey, in 2005, and for the creation of the aquarium's off-site animal care facility.

Andrews' change of heart about aquariums came about when—at a former professor's urging—he applied to and was hired by a small, family-run aquarium on Cape Cod, Massachusetts.

Caring for that facility's diverse collection of wildlife, which included many species of fish, waterfowl and marine mammals, opened Andrews' eyes to the career potential and educational impact of zoological institutions.

"You could educate a lot more people about marine life at an aquarium," he says, the crisp edges of his Northeastern accent still crystal clear even after decades living in the Southeast. "I found myself thinking, 'This is cool. This is something I could do here or at another aquarium.'"

From his position in Cape Cod, Andrews was hired as one of the first aquarists at the Baltimore Aquarium (now known as the National Aquarium) while it was still under construction. He spent the next 13 years at the Maryland facility, gradually rising among the ranks to the role of assistant curator and, eventually, director of husbandry.

During this time, representatives from Chattanooga approached the Baltimore Aquarium's deputy executive director, William Flynn, for advice on the planning and development of the Tennessee Aquarium, whose grand opening was still years away.

Flynn eventually became the Tennessee Aquarium's first president and CEO. Despite his vast experience in the field, he remained outspoken about the importance of surrounding himself with a capable team as the key to success.

"I depend on people," he told the Chattanooga News-Free Press in a 1992 interview on the eve of the Tennessee Aquarium's opening. "That's what I consider management to be: getting the right people in the right spot, letting them do the job and leaving them alone except when they need advice."

When it came time to find someone to see to the care of the animals that eventually would call the Tennessee Aquarium home, Flynn turned to Andrews, a past colleague he considered an ideal fit for the role.

"Bill hadn't found somebody who was a fish guy," Andrews recalls, adding that his former director extended an invitation to visit Chattanooga to evaluate the city and consider becoming his director of husbandry and operations.

"I said, 'I'm excited about this aquarium. I'd love to work here.' The rest is history," he laughs.

During his time at the aquarium, initially as the director of operations and husbandry, Andrews developed a notorious reputation—both among his colleagues and within the wider industry—for his exacting standards for all aspects of its operation.

"Jackson is well known for high standards for accreditation by the Association of Zoos and Aquariums for their visions and supports those ideas. As vice president, he's expanded those ambitions from building world-class exhibits to ensuring the guest experience is the best it can be, from the moment someone pulls into the parking lot to the moment they leave."

That attention to detail and dedication to excellence has seen the aquarium continuously meeting the rigorous standards for accreditation by the Association of Zoos and Aquariums for 30 years.

To achieve AZA accreditation, a zoo or aquarium is evaluated during a multiday site visit that examines every aspect of its operation, from finances and veterinary resources to education programming, guest service and the state of its facilities. No facet of an organization is left unscrutinized.

In addition to his work at the aquarium, Andrews has served numerous roles at AZA, including chairing the program committee, serving as a member of the ethics board and board of directors, and two six-year stints on the association's accreditation commission.

Throughout his career, Andrews reserved his loftiest expectations for the care of the animals, a prioritization he considers basic common sense.

"As far as the animals go, that's the most important thing we have," he says.

To help ensure this top priority received the attention it was due, one of Andrews' earliest hires at the aquarium was staff veterinarian Dr. Chris Keller. In the three decades they worked together, Keller says he was never refused when he approached Andrews with a need or requirement that was in the best interest of the animals.

"No matter how costly it was, Jackson would find a way to do it," he says. "Unlike a lot of facilities, where administrators are always looking at the bottom line, he realized the bottom line is the animals and the rest would follow from that."

After decades serving in a field he never expected to enter—let alone become such an instrumental figure in Andrews says he realized the time was ripe to make way.

"I think it was wise of me to get out of the way and let the next generation take over," he says. "I'll miss the camaraderie the most."

"But," he adds, "I left with a smile on my face."

Source: Tennessee Aquarium

Photographs provided

Tennessee Aquarium vice president and chief operating officer Jackson Andrews in the Aquarium's Appalachian Cove Forest gallery. Andrews retired last week at the end of a career that began Jan. 7, 1991—more than 15 months before the doors of the River Journey building opened.

Andrews speaks with Association of Zoos and Aquariums President Dan Ashe while touring the aquarium in 2019.

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"Jackson is well known for high expectations in the areas of animal care, but he also expects creativity and innovation from staff," says Vice President and Chief Human Resource Officer Julie Piper. "He invites staff members to share their visions and supports those ideas.

"As vice president, he's expanded those ambitions from building world-class exhibits to ensuring the guest experience is the best it can be, from the moment someone pulls into the parking lot to the moment they leave."

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Throughout his career, Andrews reserved his loftiest expectations for the care of the animals, a prioritization he considers basic common sense.

"As far as the animals go, that’s the most important thing we have," he says.

To help ensure this top priority received the attention it was due, one of Andrews’ earliest hires at the aquarium was staff veterinarian Dr. Chris Keller. In the three decades they worked together, Keller says he was never refused when he approached Andrews with a need or requirement that was in the best interest of the animals.

"No matter how costly it was, Jackson would find a way to do it," he says. "Unlike a lot of facilities, where administrators are always looking at the bottom line, he realized the bottom line is the animals and the rest would follow from that."

After decades serving in a field he never expected to enter—let alone become such an instrumental figure in Andrews says he realized the time was ripe to make way.

"I think it was wise of me to get out of the way and let the next generation take over," he says. "I'll miss the camaraderie the most."

"But," he adds, "I left with a smile on my face."

Source: Tennessee Aquarium

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Pink! raises $433,000 for MaryEllen Locher Breast Center

CHI Memorial Foundation’s 18th annual Pink! gala raised $433,000. All proceeds will benefit the MaryEllen Locher Breast Center at CHI Memorial. The sold-out crowd of 1,100 guests helped bring the total amount raised during the annual fundraising gala’s 18 years to more than $5.6 million.

Over the past few years, funds raised through Pink! have expanded access to mammography locally, helped to purchase the latest equipment and provided care to uninsured patients or those struggling to afford care. Funds will also be used to provide scholarships for children who have a parent with breast cancer and add to the MaryEllen Locher Breast Center Endowment.

Source: CHI Memorial

Latina Navy veteran opens body positive women’s clothing store

A new fashion boutique is open at 313 Manufacturers Road. Latina Navy veteran, mother of three and nonprofit board member Josselyn Nielsen is the founder of North Star Boutique. Nielsen never expected to be an entrepreneur, but as a person of faith – Nielsen is a member of The Church of Jesus Christ of Latter-day Saints – she says she felt called to open a body positive boutique in Chattanooga.

“A few years ago, I went prom dress shopping with my oldest daughter. We went through store after store at the mall and were unable to find age-appropriate attire,” she recalls. “I had a pit in my stomach and heard God say, ‘Do something about this.’ And here I am.” Nielsen is not thinking about only her daughter.

“Women of all ages face issues with body shame,” says Nielsen. “I have a sense of stewardship. I need to do something to help the younger generation and all women know inner beauty is what matters.”

And that is the feeling North Star Boutique is trying to create, adds Nielsen. “When you enter the store, I want you to realize you’re divinely made. That your talents, attributes and personality make you who you are. You are what makes an outfit look fabulous. What matters most is how you feel about yourself,” says Nielsen. Nielsen wants everyone who enters North Star Boutique to leave with one thing – and it’s not a bag of merchandise.

“I want you to see the confidence – the smile and the light in your eyes – that has always been there.”

Store hours are Tuesday through Saturday from 10 a.m.-6 p.m. Visit North Star Boutique on Instagram at northstarboutique.chattanooga and Facebook at Northstarboutique. Chattanooga

Source: North Star Boutique

VW to host Green Prix at electric vehicle manufacturing hub

Volkswagen Chattanooga will host the Chattanooga Green Prix – an electric vehicle program for students – March 24-25. Teams from 80 Hamilton County schools will showcase their student-designed and -built electric race cars.

This is the first time the event – which introduces students to the concepts of sustainability, renewable energies and environmental consciousness – will be held at Volkswagen’s North American Hub for electric vehicle assembly. Since 2018, 130 teams representing more than 40 schools have participated in the Green Prix. Green Prix executive director Michael Walton says “astounding” stories have emerged from the event.

“Green Prix has inspired elementary school girls to be mechanical engineers, middle school boys that have never turned a wrench became fascinated with mechanics, and high school students who were struggling in traditional academic environments found their passion for learning through a hands-on experience.”

At the beginning of the semester, participating schools receive a box of parts and instructions and students begin designing and building their electric race cars in preparation for race day.

Photo courtesy of green spaces

The Chattanooga Green Prix is a STEM program designed to give students experience designing, building and racing electric vehicles. Races are scheduled to held March 24-25 at VW Chattanooga. The event is open to the public and free to attend. View the race schedule at www.greenspaces chattanooga.org/chattanooga-green-prix.

Students are assigned roles that include project manager, parts coordinator, marketing director and driver, giving them an awareness of the different career paths available. Information: www.greenspaces chattanooga.org/chattanooga-green-prix.

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Partners include sponsor EPB, Volkswagen Chattanooga, the Lyndhurst Foundation, the Fullgraf Foundation, Gestamp, Greater Chattanooga Robotics, Chattanoog a Breakfast Rotary Club, Barcom and the Sports Car Club of America.

Source: green spaces
Staying vigilant against land scams

Most everyone will buy or sell property at some point, which is why real estate can be lucrative. Because of this – and due to the prevalence of internet advertising and online listing platforms – scammers are always seeking new avenues to exploit unsuspecting individuals.

Land listing scams in real estate have become increasingly common, with fraudsters creating fake listings and luring people into making payments for properties that don’t exist. Why are these scams becoming more common and what can be done to protect your investment?

The lack of affordable properties and the desperation of someone looking for a place to live is a leading cause. Criminals create fake listings, often using stolen photos and descriptions from legitimate websites, to lure unsuspecting individuals into making payments for properties that don’t exist.

According to the Federal Trade Commission, Americans lost over $1.9 billion to fraud in 2019, with real estate scams reaching the top five kinds of fraud reported.

The internet has undoubtedly made a Realtor’s job easier. Anyone remember the printed books that made up our Multiple Listing Service? But one drawback to our electronic age is the ease with which a criminal can exploit online portals.

These platforms make it easy for fraudsters to create fake listings and attract potential buyers. The scammers typically ask for payment upfront using various tactics to convince people to part with their money. For instance, they might offer a property at a price significantly lower than the market value or claim the property is a bargain.

Most fraudulent listings are easy to spot, but there are some things you can do to protect yourself.

Before you sign anything, make sure you’re dealing with a legitimate Realtor. Ask for references and check them.

Check the property listing in your Multiple Listing Service. If you don’t see it, it’s probably a fake.

If you do decide to make an offer, do your due diligence. Make sure the property is legally yours and the seller is who they say they are.

Karim Kadrie grew up watching his Lebanese American parents make a name for themselves in Chattanooga.

His father, Dr. Hytham Kadrie, moved from London, Ontario, to Chattanooga in 1977 to serve as one of the city’s first neurologists. His mother, Osmette Kadrie, volunteered at CHI Memorial Hospital for 13 years after recovering from cancer treatment at the hospital.

In a 2018 piece about Osmette, Chattanooga Times Free Press columnist David Cook tells the story of a Muslim girl who stood up to a Catholic priest who criticized Islam, of a mother who told a schoolyard bully to leave her children alone and of a cancer survivor who ushered countless sick patients to their first radiation treatment – or their 100th.

“Hers was a life of lionhearted bravery,” Cook wrote.

So when Karim realized he had a mind for accounting – that he was good with numbers and a natural problem solver – he seized it as an opportunity to fulfill a purpose.

But accounting was not Karim’s purpose. He discovered this because, for all of his skill, he didn’t love it, he says. “I wasn’t able to interact with people in accounting,” Karim, 45, explains. “Most of the time, I was in an office with the door closed and I never saw anyone. And that never sat well with me. “I love numbers, checklists and routine. So on one hand, accounting is on par with who I am. But on the other hand, I don’t have the personality for it. I like talking with people.”

Karim’s parents urged him to muscle through his crisis. He was approaching his forties and doing well in his field, they said, so he should stay where he was. But Karim had learned too many lessons from his mother about standing his ground to capitulate and insisted he needed to find work that made him happy.

Real estate was the escape hatch that became Karim’s passion.

He slipped his foot through the door as a contract-to-close person for Todd Hennon Properties at Keller Williams in 2018. He later became the team’s office manager and eventually added maintaining its books to his duties.

Karim says he thrived at his new job. “I loved being around people. And I
Coldwell Banker Kinard Realty honors top agents

Coldwell Banker Kinard Realty held its annual awards luncheon at The Farm Golf Club in Tunnel Hill, Georgia, March 3. More than 100 agents and guests attended the event. President and broker Mike Maret reviewed the company’s record-breaking 2022 data, during which its agents closed $420 million in real estate. The grand total earned the company Coldwell Banker’s President’s Award of Honor for the fifth consecutive year. Coldwell Banker presents this production award annually to 45 companies out of 519 internationally.

Maret also highlighted the successful Ninja Selling Installation held in May and the merging of Elite Real Estate Partners with the Kinard Realty family in September.

Maret and his business partners, Bill Blackwood and John Thomas, presented the Top Overall Residential Agent Award to Lisa Sloan from the Dalton Office. Sloan also received the International President’s Elite Designation, which is awarded to the top 2% of Coldwell Banker agents worldwide. The partners also recognized the company’s top commercial agents, which included Bradley Nelson, Blackwood and Charlie White, as well as Rookie of the Year April Schneller.

Other top producers in each office included Wes Talley with the Ringgold, Georgia office, Kathy Rohsenberger with the Cleveland office, Brenda Guy and Renae Carlton with the Cartersville, Georgia office and Meagan Johns and Cheryl Melis from the Calhoun, Georgia office.

International President’s Circle Award recipients – which were among the top 5% of Coldwell Banker agents internationally in 2022 – included Michelle Steedman Tankersley, Erica Hedden, Laura Young, Talley, Rohsenberger, Patrick Jones, Shawn Matthews and Tyna Stevenson.

International Diamond Society Award Winners – which were among the top 10% of Coldwell Banker agents internationally last year – included Johns, Suzanne Hill, Margie Keller, Schneller, Medis, Sharon Majerich, Beau Patton and Mary Yoder.

International Sterling Society Award Members – which were among the top 16% of Coldwell Banker agents internationally in 2022 – included Deane Clayton, Jennifer Nelis, Justin Hasty, Adam Adcock, Thomas, Carla Fowler, Tate Trentham, Amy Kinard, Annette Montalvo Torres, Annie Roy and Dan Combs Jr.

Multimillion-dollar producers included Chaz Holcombe, Patti Angel, Gail Junkin, Nette Boley, Beth, Keith Nitsch, Beau Blackwood, Kerrie Martin, Sarah Hooker, Brandyn D’O’Dell, Eddie Floyd, Elijah King, Lila Hamon, Cheryl Burgess, Terry Buchanan, Holly Hill, Christie Mitchell, Anthony Gullman, Fern Trouvalis, Mary Alice Sullivan, Dianne Kirby and Stephanie Jones.

Founded in 1974, Coldwell Banker Kinard Realty is locally owned and operated and has more than 150 agents in five offices Dalton, Calhoun, Cartersville, Ringgold and Cleveland.

Source: Kinard Realty
Homes are growing older. Is it time for a remodel?

Professional homebuilders construct homes to last. However, over the decades, homeowner needs and preferences evolve. If you’re a homeowner who’s recently purchased an older home or spent decades making memories in your current home, you’re not alone, as the median age of owner-occupied homes is 40 years, a National Association of Home Builders analysis of America Community Survey estimates reports.

A closer look at the nation’s housing stock data reveals many properties might be due for an upgrade. A little less than half of the owner-occupied homes in the nation were built before 1980, with around 35% built before 1970, according to the NAHB. In contrast, new construction added nearly 8.3 million units to the national housing stock from 2010 to 2021, accounting for only 10% of owner-occupied housing stock in 2021.

Chattanooga homes skew even older than the national average with the median age of homes being 1974 and over 58% being built before 1980, according to the latest census data.

Taking steps to modernize your home isn’t only about interior design changes like removing shag carpeting. Any improvement project, big or small, can make your home more enjoyable and increase your comfort level. Updating your property also has the potential to add value to your home.

Remodeling Magazine’s Cost versus Value Report finds upgrades such as a siding replacement, a small kitchen remodel and windows or entry door replacement provide a great return on investment and add to a home’s resale price.

It might be challenging to know where to start if your home needs significant upgrades. A professional remodeler can provide a wealth of experience and solve any design challenges you encounter during your project.

Home remodeling frequently involves problem-solving, such as maximizing existing space, strategically building additions or navigating limited budgets. Professional remodelers help homeowners manage such and improve their needs while staying within the budget.

To find a professional remodeler in our community, visit the member directory at HBAGC.net.

Contact Melnik at 423-827-5290 or legalnurse@melniklnc.com. Contact Bryson at 602-290-6554 or cerissa@cerbryconsulting.llc.
Foreclosure Notices

Continued from page 10

parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 2212 and for Tennessee Code § 67-1-1433. This sale is subject to all matters shown on any applicable recorded plat, any unpaid taxes, any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; any deed of trust; and any matter that an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust. The undersigned will sell and convey only as Substitute Trustee. 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.

This property is being sold with the express reservation that the undersigned, Wilson & Associates, P.L.L.C., as nominee for CMG Mortgage, Inc. dba Electronic Registration Systems, Inc., as beneficiary, as nominee for CMG Mortgage, Inc. dba CMG Financial, its successors and assigns, and its assigns, Wilson & Associates, P.L.L.C., having been appointed Substitute Trustee by AmeriHome Mortgage Company, LLC.

The undersigned will sell and convey only as Substitute Trustee. 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.

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Any information obtained will be used for that purpose.

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be modified by other instruments appearing in the public records. The information and content contained in this page is for informational purposes only and is not intended as legal advice. The reader is advised to consult with their legal counsel.

**SUBSTITUTE TRUSTEE’S NOTICE OF SALE**

Sale at public auction will be on MARCH 17-23, 2023 Page 17

**NOTICE OF FORECLOSURE SALE**

STATE OF TENNESSEE, COUNTY OF HAMILTON
WHEREAS, Roy Lewis Cochran and Doris G. Cochran executed a Deed to Trust on Regions Bank, Lender and FMLS, Inc., Trustee(s), which was dated September 12, 2014, and recorded on file in the Register's Office of Hamilton County, Tennessee, as Document No. 20140301998.

The undersigned, in accordance with the terms and conditions of said Deed of Trust, hereby give written notice of the intention to sell the real property described as follows:

**NOTICE OF FORECLOSURE SALE**

STATE OF TENNESSEE, COUNTY OF HAMILTON
WHEREAS, Rufus M. Cochran and Doris G. Cochran, recorded on file in the Register's Office of Hamilton County, Tennessee, as Document No. 20140301998.

The undersigned, in accordance with the terms and conditions of said Deed of Trust, hereby give written notice of the intention to sell the real property described as follows:

**NOTICE OF FORECLOSURE SALE**

STATE OF TENNESSEE, COUNTY OF HAMILTON
WHEREAS, Roy Lewis Cochran and Doris G. Cochran executed a Deed to Trust on Regions Bank, Lender and FMLS, Inc., Trustee(s), which was dated September 12, 2014, and recorded on file in the Register's Office of Hamilton County, Tennessee, as Document No. 20140301998.

The undersigned, in accordance with the terms and conditions of said Deed of Trust, hereby give written notice of the intention to sell the real property described as follows:
In the event of a discrepancy between the description of the property or any improvements thereon, as set forth in the plat of record, and the legal description of the property, the description of the property as set forth in the plat of record shall control.

The property will be sold AS IS, WHERE IS, WITHOUT REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED. The Substitute Trustee disclaims all warranties as to the condition, fitness for a particular purpose. The Substitute Trustee and the person paying the highest bid for cash or certified funds paid to the Substitute Trustee shall be recognized as the purchaser at the sale. The rights, powers and privileges of the original Trustee, as set forth in the Deed of Trust, will be reserved for the benefit of the Beneficiary and or holders of any prior interest declared due and payable, and the Substitute Trustee has the power, duty and authority vested in and exercised by the original Trustee, and the right is reserved to adjourn the day of the sale to another day and time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. That the sale is being conducted to effect a debt as provided in the Deed of Trust and it is not being conducted for the purpose of collecting a debt.

The sale of the property described above shall be subject to all matters shown on any recorded plat, record; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any prior creation by fixture filing; and any matter that adversely affects the use or occupancy of the premises which might disclose; an abstract of the title to the property or any improvements thereon, as set forth in the Deed of Trust, and the title is believed to be good; the undersigned will sell and convey by Substituted Trustee. The property is sold as is, where is, with no representations or warranties, express or implied, and subject to a particular use or purpose.

This LAW FIRM’S ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 

If you have any questions or concerns, please contact your attorney, Stephen W. Rice, ERA TARRANT MORTGAGE, 23 PACE PL, FORT WORTH, TX 76102, or call (817) 599-0009 when contacting our office.

This notice may be acting as a DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This notice is hereby given that the entire indebtedness has been declared due and payable, and that Robertson, Elliott, Shropshire, Schechter, Shropshire, PLLC as Substitute Trustee, or its agent, by virtue of the power, duty, and authority vested in and exercised by the original Trustee, and 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. That the sale is being conducted to effect a debt as provided in the Deed of Trust and it is not being conducted for the purpose of collecting a debt.

The property is being sold with the express reservation that said property, or any improvements thereon, is sold as is, where is, without representations or warranties of any kind, express or implied, as to the condition, fitness for a particular purpose, including but not limited to merchantability or fitness for a particular purpose. The Substitute Trustee disclaims all warranties as to the condition, fitness for a particular purpose. The substitute trustee shall be recognized as the purchaser at the sale. The rights, powers and privileges of the original Trustee, as set forth in the Deed of Trust, will be reserved for the benefit of the Beneficiary and or holders of any prior interest declared due and payable, and the Substitute Trustee has the power, duty and authority vested in and exercised by the original Trustee, and the right is reserved to adjourn the day of the sale to another day and time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

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This notice is hereby given that the entire indebtedness has been declared due and payable, and that Robertson, Elliott, Shropshire, Schechter, Shropshire, PLLC as Substitute Trustee, or its agent, by virtue of the power, duty, and authority vested in and exercised by the original Trustee, and 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. That the sale is being conducted to effect a debt as provided in the Deed of Trust and it is not being conducted for the purpose of collecting a debt.
IN CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE.

PROPERTY DESCRIPTION: As described in the document titled "Deed of Trust to Mary Knight and/or James Bradley, trustee, dated June 22, 2012, in the Register of Hamilton County, Tennessee, under Book 1209, Page 5092, as Document No. 4235538.

WHEREAS, default having been made in the performance of the covenants, conditions, stipulations, and terms contained in the above-referenced Deed of Trust, including any and all prior liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose; and subject to, but not limited to, the restrictions, covenants, easements, or setback lines that may be applicable; any statutory rights of redemption now or hereafter existing in the Deed of Trust, including any rights of redemption granted to the United States, the State of Tennessee, the City of Chattanooga, the County of Hamilton, Tennessee, or any other federal or state lien or taxing authority; and subject to all other liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose.

The sale held pursuant to this Notice may be rescinded at the Subsuccessor Trustee’s option at any time. The Subsuccessor Trustee may postpone the above referenced sale from time to time upon not less than three (3) days’ written notice to the parties thereto.

The Subsuccessor Trustee will announce the pending postponement on the date and time of the sale at the front steps of the West Side Entrance of the Chattanooga Federal Building, 543 Madison Avenue, Chattanooga, Tennessee.

The sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption now or hereafter existing in the Deed of Trust; including any rights of redemption granted to the United States, the State of Tennessee, the City of Chattanooga, the County of Hamilton, Tennessee, or any other federal or state lien or taxing authority; and subject to all other liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose.

The sale is subject to the following:

1. The sale is subject to the Subsuccessor Trustee’s resale power, duty, and authority vested in and conferred upon said Successor Trustee, by the Deed of Trust, including any rights of redemption granted to the United States, the State of Tennessee, the City of Chattanooga, the County of Hamilton, Tennessee, or any other federal or state lien or taxing authority; and subject to all other liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose.

2. The sale is subject to any and all liens or claims on the property of the parties heretofore filed or now existing, including any and all prior liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose.

3. The sale is subject to any and all liens or claims on the property of the parties heretofore filed or now existing, including any and all prior liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose.

The sale is subject to the following:

1. The sale is subject to the Subsuccessor Trustee’s resale power, duty, and authority vested in and conferred upon said Successor Trustee, by the Deed of Trust, including any rights of redemption granted to the United States, the State of Tennessee, the City of Chattanooga, the County of Hamilton, Tennessee, or any other federal or state lien or taxing authority; and subject to all other liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose.

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non-resident that unless Thomas Jason Lewis answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by Thomas Jason Lewis and the case will be set for hearing ex parte or without Thomas Jason Lewis presence.

This 30th day of January, 2023.

Larry L. Henry
Circuit Court Clerk
By J. Wheeler
Deputy Clerk

Attorney for Plaintiff:
Richard Brent Teeter
1415 Market Street
Chattanooga, TN 37402

Docket No. 23D233
DIVISION I

STATE OF TENNESSEE
Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No. 23DO45
DIVISION

Wahid Dorany
VS
Sarah Morgan Slaughter
non-resident of the State of Tennessee, so that
the ordinary process of law cannot be served upon
Sarah Morgan Slaughter. The publication of this notice shall be made for four successive weeks in the Hamilton County Herald, a newspaper published in
Hamilton County, Tennessee, notifying said non-resident that unless Sarah Morgan Slaughter answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by Sarah Morgan Slaughter and the case will be set for hearing ex parte or without Sarah Morgan Slaughter presence.

This 30th day of January, 2023.

Larry L. Henry
Circuit Court Clerk
By J. Wheeler
Deputy Clerk

Attorney for Plaintiff:
Richard Brent Teeter
1415 Market Street
Chattanooga, TN 37402

Docket No. 23D233
DIVISION I

STATE OF TENNESSEE
Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No. 23DO45
DIVISION

Walhi Derany
VS
Satara Jami
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 Satara Jami.

This 7th day of February, 2023.

Larry L. Henry
Circuit Court Clerk
By J. Wheeler
Deputy Clerk

Attorney for Plaintiff:
Lauren Catherine Lentz
Grunt Kornaticha Harrison
633 Chestnut St, Fl 9
Chattanooga, TN 37401

Docket No. 23DO45
DIVISION I

STATE OF TENNESSEE
Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No. 23DO45
DIVISION

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 ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a daily newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless Guy Wayne Buchanan answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by Guy Wayne Buchanan and the case will be set for hearing ex parte or without Guy Wayne Buchanan presence.

This 30th day of January, 2023.

Larry L. Henry
Circuit Court Clerk
By J. Wheeler
Deputy Clerk

Attorney for Plaintiff:
Richard Brent Teeter
1415 Market Street
Chattanooga, TN 37402

Docket No. 23D233
DIVISION I

STATE OF TENNESSEE
General Sessions Court of Hamilton
County
Docket Number: 2015S598
Plaintiff: Buddee Home Furnishings
Defendant: Maynard James Michael
Date of this Order: 2/25/2023
Appearance Date: 4/10/2023

10:00 a.m.
Appearance Address: Court of General Sessions, Civil Division
Room 111 Hamilton County City Courts Building
Chattanooga, TN 37401
Mar. 10, 17, 24, 31, 2023

OR ORDER OF PUBLICATION
It appearing from the record in that the defendant is a non-resident of Ten-
ess, and certain property or money has been attached.

One or more civil warrants have been issued but
returned unserved, and an attachment issued and
was levied upon the defendant's property.

IT IS ORDERED that publication be made requesting the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.

LARRY L. HENDERSON
Circuit Court Clerk
By Harper, Deputy Clerk
Attorney for Plaintiff:
Markflip & Lester
PO Box 769
Chattanooga, TN 37401

Docket No. 23D233
DIVISION IV

STATE OF TENNESSEE GENERAL SESSIONS COURTS OF HAMILTON COUNTY
Docket Number: 2205145
Plaintiff: Check Advance Overdraft Services
In re:
John Walter Lee
Date of this Order: 2/24/2023
Appearance Date: 4/7/2023

10:00 a.m.
Appearance Address: Court of General Sessions, Civil Division
Room 111 Hamilton County City Courts Building
Chattanooga, TN 37401
Mar. 10, 17, 24, 31, 2023

NOTICE OF TERMINATION WDGMGT: Georgia law provides that you can permanently lose your rights as a parent. A petition to terminate parental rights has been filed requesting the court to terminate your parental rights to your child. A court hearing of your case has been scheduled for the 48th day of May, 2023, at 2:30 p.m. in the JUVENILE COURT OF WALKER COUNTY, Walker County Courthouse, LaFayette, GA 30728.

If you fail to appear, the court can terminate
your rights in your absence.

If the court finds that you, the defendant, are the facts set out in the petition to terminate parental rights are true, the petition that termination of your rights will serve the best interests of your child, the court can enter a judgment ending your rights.

If the judgment terminates your parental rights, you will no longer have any rights to your child. This includes no right to visit, contact, or have custody of your child or make any decisions affecting your child, or your child's schooling, or child support payments. Your child will no longer be financially supported by you.

Your parental rights are terminated:
1. You will be responsible for providing financial support (child support payments) for your child's care unless and until your child is adopted.
2. You can still inherit from him or her until and unless your child is adopted.
3. You cannot claim to be a parent and have any rights to your child or his or her care.

To maintain your parental rights, you must contact a person promptly and sign a document immediately that you understand your rights and responsibilities as a parent.

For more information, email:
Legals@HamiltonCountyHerald.com
or call 800.420.5103
Today!
STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY

Docket Number: 26520058
Plaintiff: Landmark Financial Services LLC
Defendant: Munoz Joseph Michael

Date of this Order: 3/8/2023
Appearance Date: 5/1/2023

At 10:00 a.m.

Appearance Address: Court of General Sessions, Civil Division
Room 111 Hamilton County City Courts Building
600 Market Street
Chattanooga, TN 37402-1911

IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this Court as required by law.

LARRY L. HENRY, Clerk
M. Harper, Deputy Clerk
Attorney for Plaintiff

PROFESSIONAL & SERVICES CLASSES OFFERING

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GET THE WORD OUT about your next auction! Save Time & $$.
For All. Your ad can appear in this newspaper + 100 other TN newspapers.
For more info, contact this newspaper’s classified dept. or call Becky Moats 931-424-8916.

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Prepare for power outages today with EMERGACARE home insurance. ONLY $981 annually - 100% guaranteed. CALL NOW: 866-974-1446

Help Wanted

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MARCH 17-23, 2023
Better have a fallback plan

It’s not as easy as quitting, setting up online business

The camel’s back has been broken. The straw that did it came when someone at a meeting brought up your idea but didn’t give you credit for it. Or the reason could have been any of a dozen other straws piled on the camel’s back, this week but you don’t care anymore.

Fourteen years ago, in the middle of a staff meeting, Amy Porterfield, the author of “Two Weeks Notice,” says she suddenly realized she didn’t much care for her work situation. Looking around, she knew that she could do what the men in the room were doing and she decided, almost on the spot, that she wanted to be her own boss.

This book is “the road map I didn’t have,” she states, written for those with like-minded entrepreneurial spirits.

To begin, she says, know your “why.” Why do you want to leave the security of a job and take the leap into the unknown? You might have concerns about this, and that’s “normal.”

Next, highlight a future date on a physical calendar. That’s the day you’re going to quit your job, one way or another. You might not know today what kind of business you’ll start then, Porterfield says, but this future date gives you time to figure that out and “build your runway.”

Learn to “think strategically” in everything you do going forward. Figure out where you’re going to work from, set boundaries in both time and site, and be clear on your non-negotiables by using a fierce protectiveness Porterfield calls “Tiger Time.”

Find someone to explain the pitfalls and benefits of the business you’re thinking about starting, and ask questions. Remember that “no idea is original,” and that there’s room for competition. Know exactly who your best customer will be. Build a good website, give away freebies to entice new subscribers and remember: being your own boss is good, but it won’t always “feel like a fairy tale.”

It’s easy to spot a couple of problems when you read “Two Weeks Notice,” starting with the placing of the camel’s back. Ignoring all other types of businesses, including those that’ve succeeded for generations, author Amy Porterfield states early that an “online business is the ultimate solution,” calling it “the only real solution.” That’s a pretty big overgeneralization in any economy and it should raise eyebrows.

So should her advice that readers quit their jobs before they have a solid plan for a business – advice given without much discussion on the risks involved. And then there’s the suggestion that readers spend money on consultations, education and equipment without clearly knowing how – or when – money comes in.

There are nuggets of help here, but there are a lot of holes, too, so this book should be read with eyes wide-open, or used as a supplemental part of an arsenal. “Two Weeks Notice” might be a small help to your entrepreneurship, but it probably won’t get you over any hump.

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

Super Crossword puzzle solution for this week:

ACROSS
1 Pops partner (6)
2 Hooded character (9)
3 Stylized name (6)
4 The bell ringer (7)
5 Tavern scenes (6)
6 National promise (6)
7 Popular philosophy (11)
8 Possesses, in the Bible (4)
9 It is unable to swim (11)
10 “Coooon” co-star (10)
11 Red gem (3)
12 Singer Kay (5)
13 Talk formally (7)
14 “Homer” on “Sunday” star (8)
15 Sustenance (7)
16 Trees (6)
17 — (kā-hāy) (6)
18 The voice of Peco (5)
19 Roommate (6)
20 “Desperate Housewives” character (7)
21 “Drunk” “’n’” (7)
22 Condoleeza (6)
23 By means of (8)
24 16th Constitution (7)
25 Nuisance (7)
26 Restroom, informally (9)
27 Tea co. (7)
28 Chamber of (6)
29 “Two Weeks Notice” (6)
30 Care of tuxedo (6)
31 “Two Weeks Notice” (6)
32 Roomful of “Tombstone” (6)
33 “ ’90s” (6)
34 “ 2001” address (6)
35 “Me, myself —” (6)
36 “ 1-9” (5)
37 “ 1001” (6)
38 “The Big” (6)
39 “Me” (5)
40 “This is the end” (5)
41 “I am the” (6)

DOWN
1 Figure skater in 1976 (7)
2 Having a small (8)
3 A “J” for “my friend” (9)
4 A food product (8)
5 Metal deposit (8)
6 Pen brand (6)
7 2011-19 (5)
8 2008 Mayor — (5)
9 9 A Way Away from the wind (9)
10 “Feel great excitement from” (9)
11 1966 (5)
12 “We’re going to make it” (4)
13 “The” (5)
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SUDOKU

By Linda Troble

Place a number in the empty boxes in such a way that each row across, each column down and each small 3x3 box contains all of the numbers from one to nine.

ANSWER:

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No. 1, don’t let it jeopardize your main job

Got a side gig? Maximize it by avoiding these mistakes

By Elizabeth Ayoola

At the beginning of the year, many people have their eyes set on goals. Some of these goals may include increasing your income, starting a dream business, or both if you’re reaching for the stars. Before you get your hands dirty in the sometimes-chaotic combination of formal employment and entrepreneurship, here are a few pitfalls to avoid.

No plan for income

People get side hustles for different reasons. It could be to help make ends meet, save toward a dream vacation or grow your business to a point where you can quit your job. Catching up on your retirement savings is one reason I decided to start a side hustle.

But you need a plan for that motivation to help make your side gig worthwhile. Think about having goals for your income and a strategy in place to help you achieve those goals.

For instance, you could divert funds from your side hustle into retirement savings accounts like an IRA. This is a way to put away more for retirement, and you could reduce your taxable income, depending on how much you make, because contributions might be tax-deductible.

The plan I conjured up thanks to my side gig income is increasing my 401(k) contributions at my full-time job so I’m on track to max out that account this year. I also opened a SEP IRA, a simplified employee pension plan, for 2023 to put more money away for retirement and potentially reduce my taxable income.

Eric Nisall, an accountant in Coral Springs, Florida, suggests having what he calls a “failure fund” if your goal is to eventually transition into full-time entrepreneurship. It’s something he developed when he began the journey of full-time employment and building a business.

“When at my last two CPA firms, I was working at building my own business at the same time. I realized, if I’m going to do this, I need to start putting money away so that if I don’t grow, I (won’t) suffer,” he says.

Nisall put money he saved from coupons and any extra bucks he made from a raise or overtime into that fund.

No tax plan

Oftentimes, people think having a side hustle means they can make extra money without reporting it, says Atiya Brown, a certified public accountant and certified financial education instructor in Dallas.

“I think that people need to realize all of their income is going to be taxed,” she says. “So, if they’re starting a side hustle, they need to get organized so that they don’t miss any income that needs to be reported, because then the interest and penalties are going to pile on.”

The IRS says anyone who earns $400 or more from self-employment must file a tax return.

“I was not organized and didn’t have a system for tracking my income, so I first started. When I realized I owed the IRS almost $15,000 in both taxes and penalties, I clutched my pearls. I thought I would need to save and pay my taxes in one large sum. Now, I know there are multiple ways to pay self-employment taxes.

“Because the government is an earn and pay system, you can choose,” says Brown. These choices include estimated quarterly tax payments, changing your W-4 withholdings so it covers your self-employed taxes, or paying in one lump sum, she explains.

Brown adds that the IRS has penalties for underpaying on your taxes. To help avoid this, you can use the IRS withholding calculator to see how much you should withhold to cover your side hustle taxes. Depending on how much freelance money you made, you might have several new tax forms to fill out, so if you aren’t sure what the best option is, consider talking to a tax professional.

Jeopardizing primary job

Having a 9-to-5 and a side hustle means you’re choosing to work during your free time. For this reason, you want to make sure your side gig is worth your time financially and healthwise. I remember taking on too much freelance work and having to chip away at the work on evenings and weekends. By the time I sat down to calculate my per-hour earnings, I realized I was underpaid. I went back and did research on market rates and was intentional about saying yes only to higher-paid jobs. This meant I didn’t need to do as many side gigs and could earn more money than before.

Overworking can also affect your health, which can put your main source of income at risk, says Nisall.

“You gotta make sure that you’re eating, sleeping, taking care of your body and your mind,” he says. “Your mental and physical health are going to play a big part in this whole thing, especially if you’re trying to balance your 9-to-5 and growing a business.”

Speaking of putting your main job at risk, consider asking your employer what its policies are around side gigs. When I joined my current place of employment, I was transparent about the side gigs I had. My employer shared rules around the type of side work I could do without violating company policy. If I wasn’t aware of the policies, I could have mistakenly breached them and risked the income that pays my bills.

Elizabeth Ayoola is a writer at NerdWallet. Email: eayoola@nerdwallet.com.

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Electrical Engineer/Chattanooga, TN: Responsible for coordination of electrical control modules in the vehicles built in Chattanooga; tracking of development status with lead engineers in Germany and to identify and propose changes as necessary during the regular maintenance and model update of the vehicles; local responsibility for model refinement and support of local product improvements; among other duties.

Send resume to M. Dulle, Sr Mgr HR, Volkswagen Group of America, Inc., 2200 Woodland Pointe Ave., Herndon, VA 20171. Ref. LMRA-TN. No phone calls please.
No-compromise EV SUVs: BMW vs. Rivian

Alex Nishimoto | Edmunds

Buying an electric vehicle used to mean choosing from battery range, performance, utility or luxury. You might’ve found a car possessing two of those attributes, but rarely all of the above. But the BMW iX and Rivian R1S are electric SUVs that require no compromise, combining stellar performance and long-distance capability with plenty of convenience and tech features. Which one is the best for your money? The vehicle experts at Edmunds compare both to find out.

Performance

Both SUVs provide obscene amounts of power. The BMW iX packs two electric motors, one driving each axle, that produce 516 horsepower in standard form or 610 horsepower in M60 trim. Power figures for the Rivian R1S are even more extreme, with four motors producing an output of 835 horsepower and 938 lb-ft of torque. A dual-motor all-wheel-drive version arrives later this year with a still potent 600 horsepower on tap.

In Edmunds’ testing, an iX accelerated from 0 to 60 mph in 4.2 seconds, which is quicker than other electric SUVs such as the Audi e-tron and Jaguar I-Pace. The Rivian is even quicker, taking just 3.4 seconds to reach the same speed. That makes the R1S one of the quickest SUVs Edmunds has ever tested, electric or otherwise.

Around turns, the iX feels sportier and more engaging. But off-road, the Rivian is hands down the better performer. With its adjustable air suspension set to its highest setting, the R1S offers an impressive 15 inches of ground clearance. Additionally, the R1S’ four motors allow for precise control over its wheels, maximizing traction on loose terrain.

Winner: R1S

Range and charging

Both EVs have large batteries that grant them impressive EPA range estimates. The Rivian R1S offers as much as 321 miles of EPA-estimated range, depending on wheel size and configuration, while the BMW iX can reach 324 miles, also depending on its configuration.

On paper, their ranges are virtually identical, but on Edmunds’ real-world EV test route, the iX far exceeded its rating, traveling 377 miles on a single charge. The Rivian also beat its EPA numbers but only went 330 miles. Your mileage will vary depending on conditions and your driving style.

When it comes time to replenish that large battery pack, both vehicles will take about the same amount of time to do so. Plan on spending about 30-40 minutes at a high-powered DC fast-charging station to charge the battery from 10% to 80% capacity. On a Level 2 home charger, expect a full charge to take 11-12 hours. Winner: iX

Interior and tech

No matter what you think of the outside, most will agree that the BMW iX’s interior is stunning. It features a mix of unorthodox but high-quality materials and a futuristic design that looks straight out of “Minority Report.” Two wide screens join seamlessly to form the instrument panel and central display, which is operated via touch screen or the iDrive control knob. One thing BMW’s operating system does exceptionally well is Android Auto and Apple CarPlay integration. Both systems work exceptionally well. Still, not being able to access apps from your phone is a huge miss in this day and age.

Winner: iX

Pricing and value

With a starting price of $85,095, the BMW iX is hardly affordable to the average shopper. But once you start looking at the performance, battery range and interior amenities you get compared to the competition, its price is better justified. Besides its four-year warranty, BMW also includes three years or 36,000 miles of free basic maintenance and two years of free fast charging, provided you charge in 30-minute increments.

On paper, the Rivian R1S has a lower starting cost of about $78,000, but that entry model won’t be available for a while and comes with a noticeable drop in performance, range and features. The more commonly available trim we tested starts at $92,000. That said, Rivian does offer better warranty coverage than BMW, with a five-year or 60,000-mile basic warranty. Winner: iX

Edmunds says

If you can get past its polarizing grille, the BMW iX packages a luxurious interior with useful technology in an SUV that’s efficient yet still incredibly fun-to-drive. Unless you take frequent off-road excursions, the iX is the one to get. Alex Nishimoto is a contributor at Edmunds.