A head start on legal career

By David Laprad

Internship program a win for students, law firms

At 18, Brainerd High School senior Maurquez Thompson already knows what he wants to accomplish during the next five years. He expects to attend college and then law school. Along the way, he’ll complete internships that will acquaint him with corporate law.

“I plan ahead five years so when I arrive, I can look back and be proud of what I’ve done,” says Thompson, an intern with the law firm of Chambliss, Bahner & Stophel.

At Robinson completes his last semester of high school and looks ahead to college in the fall, he’s weighing offers from 28 schools and $450,000 in scholarships. Among his suitors are Swarthmore College in Pennsylvania, Morehouse College in Georgia and UCLA.

“A big part of my decision will hinge on my ability...
Signal Mountain High School takes second in state mock trial tourney

Former U.S. attorney general to speak at Law Day Celebration

Signal Mountain High School's mock trial team brought home the runner-up trophy from the 2023 Tennessee State High School Mock Trial competition after reaching the final match in Nashville March 18. Front row: Erik Fowler (whose character was missing two teeth) and Adrian Andreescu. Second row: Bindi Patel, Mary Claire Blanton, Erika Ventura, Josh Dulin, Kaitlyn Castellanet, Lydia Miller and Caroline Burns. Third row: Mark Nashi, Jack Gibbey, Logan Dapp, William Wright and Katie Ditmars. One of the team's coaches, attorney Charles Poss of Leitner, Williams, Dooly & Napolitan, said it was the highest finish for a Hamilton County public school team in the 27 years he’s been coaching.

Former U.S. attorney general Alberto Gonzales will speak at the Chattanooga Bar Association’s annual Law Day Celebration. The event will take place Wednesday, May 17, noon-1 p.m., at The Westin Chattanooga.

After attending the U.S. Air Force Academy, Gonzales earned a graduated Rice University and earned his Juris Doctor from Harvard University.

President George W. Bush nominated Gonzales to serve as the 80th attorney general of the United States in February 2005. He served in that capacity until September 2007.

Gonzales has worked as a partner at a major Houston law firm and held government positions as a justice on the Texas Supreme Court, Texas secretary of state, general counsel to the governor of Texas and counsel to the president of the United States.

Gonzales has also served as a visiting professor and minority and veteran recruitment consultant at Texas Tech University.

Currently, Gonzales is a member of the NCAA Division I Committee on Infractions, the Commission for Uniform Legislation and the American Law Institute. He also serves on the board of directors for the United Way of Metropolitan Nashville.

Previously, he served as an appointee to the Tennessee governor’s Commission for Judicial Appointments and the Management Fellows Executive Committee.

For his many accomplishments and years of public service, Gonzales has been
Chambliss welcomes associates Roberts, Stocking

Chambliss, Bahner & Stophel is adding two new attorneys, David Roberts and Eric Stocking, who will serve the firm’s estate planning and business practice areas. Roberts represents clients from diverse backgrounds, including high net worth clients, local business owners and families with estate planning needs. He works to accomplish each client’s goals through drafting estate and wealth transfer strategies and creating succession plans. Roberts graduated cum laude from Lee University and with honors from the University of Wyoming College of Law.

He’s licensed to practice in Tennessee and Wyoming. Stocking has worked with clients ranging from small businesses to senior regulators in the federal government. He assists clients with various business and health care matters, including reviewing and drafting contracts, advising on commercial business issues and drafting asset purchase agreements. Stocking graduated with honors from Purdue University and The George Washington University Law School. He’s licensed to practice in Tennessee and the District of Columbia.

Source: Chambliss

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MARCH 24-30, 2023
www.hamiltoncountyherald.com
Saul to become second head distiller at Chattanooga Whiskey

Chattanooga Whiskey has tapped Tiana Saul to serve as its head distiller. Saul succeeds founding head distiller Grant McCracken, who will continue as chief product officer.

Saul began her career with Chattanooga Whiskey in 2015 as the assistant manager at the Chattanooga Whiskey Experimental Distillery before transitioning to the production team in 2017. Over the next four years, she worked on or helped lead nearly every aspect of the production process.

Saul shifted her focus to new product development in 2018. She developed a variety of expressions, including barrel-aged gins and infused liqueurs. As head distiller, Saul will lead a production team of 15 full-time employees and cover all aspects of production, grain-to-glass.

"Over the years, Tiana has shown a keen eye for the details, a unique sense of style and a natural understanding of leadership," McCracken says. "The entire team has always looked up to her in every aspect of what we do."

"I could not find a more knowledgeable and passionate team to work with and am grateful for the chance to build on the foundation Grant laid. I'm looking forward to continuing to push the boundaries of the craft spirits world."

As chief product officer, McCracken will focus on strategic planning goals related to expansion, innovation and continuous improvement. Joining Chattanooga Whiskey as its first head distiller in 2014, McCracken led the creation of a whiskey style known as Tennessee High Malt and the product transition from the 1816 expressions to the release of Chattanooga Whiskey 91 and Cask 111.

Over McCracken's eight years with the company, he's led the release of over 100 unique experimental and flagship expressions and helped the company achieve the title of America's Craft Producer of the Year for 2023 by Whisky Magazine.

"Although I'll continue to work with Tiana on high level production matters, I'm also excited about helping our team lay the groundwork for what comes next," says McCracken.

Source: Chattanooga Whiskey

Chattanooga Whiskey chief product officer Grant McCracken and head distiller Tiana Saul.

Photograph provided

Hamilton County Herald
103 years of service
Telephone 800-420-5103
P.O. Box 3810
Chattanooga, TN 37412

-- CHATTANOOGA --
David Laprad
Editor
dlaprad@hamiltoncountyherald.com

Dianna Chambers
Display Advertising
dchambers@tnedge.com
615-254-5522

Foreclosures, Public Notices
legal@hamiltoncountyherald.com
901-227-2116

Circulation, Online Subscriptions
customerservice@hamiltoncountyherald.com
800-420-5103 ext. 103

-- CORPORATE OFFICES--
193 Jefferson Ave.
Memphis, TN 38130

Eric Barnes
Publisher, CEO
ehanes@memphsidailynews.com

Lyle Graves
Associate Publisher, Executive Editor
lgraves@tnedge.com

Pam Capshaw
Chief Financial Officer
pcapshaw@memphisdailynews.com

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The opinions expressed here are those of the individual authors and do not necessarily reflect the positions of the Hamilton County Herald.

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bright,” which offers some insight into the reasoning behind the wealth of opportunities colleges are laying at his feet. But he’s also “remarkably thoughtful,” she adds.

“Maurice would stop by my office and ask how my daughter is doing. He’s great to have around. We’re going to miss him when he goes to college.”

Thompson, who’s the last of 10 siblings, says he’s simply a product of the people in his life.

“I come from a family in which my parents didn’t have the opportunity to earn a four–year degree,” he says. “But I can look up to my oldest sister, who earned a master’s degree and became an insurance agent. Her grit inspired me. I want to not only match her accomplishments but push the bar for our family even higher.”

Thompson’s seventh grade teacher sparked his interest in the law when the educator noted his propensity for arguing and suggested he become an attorney.

“I’ve always liked to debate, especially during history class,” Thompson explains. “Everyone will agree on a point but I’ll have to find a way to disagree.”

Another teacher suggested Thompson watch “13th,” a documentary that explores the history of racial inequality in the U.S. The film’s portrait of how mass incarcerations have disproportionately affected people of color intrigued Thompson and deepened his interest in the law.

“I feel like there’s a need to address that and I want to be part of the change.”

Thompson has unlocked many of his own doors but says his internship at Chambliss will open more that otherwise would remain closed.

Statistics from Millennial Branding support Thompson’s belief. For example, 60% of employers say students need focus on their careers while in high school. In addition, 90% of employers say high school internships help students get into better colleges, while 83% say internships lead to better paying jobs.

Thompson might have a tendency to think ahead and calculate the value of each internship, college scholarship and volunteer opportunity, but he says he’s also enjoying the moment as he works at Chambliss.

“When I first arrived, Mr. Rick Hitchcock asked me to create an index of his old cases. I went through 15 boxes. But every file contained a history lesson or taught me about something incredible that happened before I was born. I learned how Riverbend started and how Mr. Hitchcock solved a dispute between the city and the firefighters. It was amazing to be in high school looking at this stuff.”

Chambliss has a long memory when it comes to past clerks. For example, the firm hired Robinson several years after he interned there. But Murray says the Chattanooga practice is more intentional than ever about staying in touch with former clerks and associates in an effort to keep the talent pipeline flowing in its direction.

And it’s working, she adds.

“Our current summer clerks and associates and even folks who have clerked here before are practicing in another city have asked about job openings here. We’re leaving a positive impression on them."

Whether Thompson returns to Chambliss someday or ends up practicing elsewhere, he says he’ll never forget two valuable lessons he’s learned at the firm.

“Mr. Hugh Moore said when I became an attorney, I’ll need to look at the good and the bad that can come out of a scenario. Usually, the bad that comes of it you lose a case and then keep going,” he says.

Thompson smiles as he prepares to convey the second nugget of wisdom he’s received at Chambliss.

“Mr. Hitchcock said when someone asks me what kind of attorney I am, I need to ask them what kind of attorney they need, and that’s how I’ll make money.”

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SouthWord Literary Festival returns April 14-15

SoLit, formerly known as the Southern Lit Alliance, will celebrate the 40th year of its SouthWord Literary Festival April 14-15 at the Chattanooga Convention Center.

“We’re proud to return from the pandemic with one of our strongest and most diverse lineups ever,” says SoLit board chairman and Evans, Harrison & Hackett attorney Tim Mickel. “Our mission is to deliver experiences that engage young people and adults in a lifelong love of reading, writing and community conversation. Every author we’ve curated as part of this year’s SouthWord lineup does that. We’re thrilled to bring them to Chattanooga – many for the first time.”

Over the course of two days, authors will speak about their current works individually, in an interview style with another author or in panel discussions. Book signings will also take place on-site.

The 2023 SouthWord Literary Festival lineup includes:
- Richard Bausch
- Rick Bragg
- Kimberly Brock
- Clyde Edgerton
- Silas House
- Beverly Lowry
- Maurice Carlos Ruffin
- Alina Stefanescu
- Dr. Han VanderHart
- Juan Vidal
- Daniel Wallace
- Janelle Williams

SoLit will announce more authors soon. One-day and two-day passes are on sale now at solit.org/2023southword.

Sponsors for the 2023 SouthWord Literary Festival include the Lyndhurst Foundation, Unum, the Book & Cover and Burlap Print and Press.

Meet the finalists for the 2023 Chamber Awards

Each year, the Chattanooga Chamber recognizes several of the thousands of small businesses that form the backbone of the local economy. These honorees will be celebrated during the Chamber Awards 2023 event, which is scheduled to take place May 17, 11:30 a.m.-1 p.m., at the Chattanooga Convention Center. Chambliss, Bahner & Stophel is the presenting sponsor.

The categories and nominees include:

One to 20 employees
HandUp Gloves launched out of the mud and rush of cyclocross, a niche form of bicycle racing. Founded in 2014 by two sports enthusiasts, HandUp offers athletic wear that has made it into the hands of Tour De France cyclists, Olympians, national champions and celebrities.

BNI Southeast Tennessee offers the structure and systems to grow member businesses through referrals, relationships and training, notes the Chamber in a news release.

Since Elaine Zambos took over BNI in 2017, revenues have increased 30% and membership has grown 38%, contributing more than $33 million in member referral revenue to the local economy.

LearningRX Chattanooga focuses on improving cognitive development for neurodiverse children in Chattanooga and Hamilton County. As Tennessee’s first board-certified cognitive training center, it encourages adaptive learning through individualized brain training programs.

LearningRX has experienced a 60% increase in revenue over the past five years and a 50% increase in client count.

21-50 employees
Thorough Built is a metal fabricating company that offers engineering design and manufacturing solutions to the automotive, hydropower and IT technologies industries. The company also offers specialty crane services and full-service structural steel solutions.

As metal fabricators, Thorough Built stands behind some of this region’s most notable structures, including Steam Logistics’ downtown roof and support for the Chattanooga Airport expansion.

Through its giveback program, (Be) Caffinated partners with one local nonprofit every month and also holds profit share nights to support the community.

(Be) Caffinated saw sales of more than $1.5 million in 2022 – a record for the company – and is poised to surpass that tally this year.

Roasting its own coffee out of a Northshore location with sister company New Wave Coffee, (Be) Caffinated offers a variety of specialty beverages, including signature drinks in partnership with the Chattanooga Football Club and the Chattanooga Lookouts.

C. Mark Warren and John Mark Griffin founded the law firm of Warren & Griffin in 2002. The firm has experienced steady growth over the past 20 years, with a total of 10 attorneys across two offices in Chattanooga and Dalton.

Warren & Griffin recently hired its 11th attorney, who will start practicing following the July 2023 bar exam.

51-300 employees
Master Machine Inc. provides machining, fabrication and engineering services that support the nuclear, naval and aerospace industries.

Established in 1993, MMI partners with local companies like TVA, Southern Nuclear and Tennessee Valley Robotics.

The company has invested more than $4 million in new equipment, buildings and tooling over the last several years to support its expansion.

Headquartered in Chattanooga, Echelon Fitness connects a global network of fitness clubs and health care facilities.

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Amie Haun, CPA, CFE

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New law may offer financial opportunities

Your own decisions and actions typically determine your financial strategies. But outside events can affect your choices, too. And that may be the case with the recent passage of the SECURE 2.0 Act.

This piece of legislation covers many areas. But here are some changes that may be of interest to you, depending on your situation:

If you’re a retiree …

- Higher age for RMDs – The age at which you must take withdrawals – known as required minimum distributions, or RMDs – from your traditional IRA and 401(k) has increased from 72 to 73, effective this year. (If you turned 72 in 2022, but still haven’t taken your first RMD, you will need to do so this year.) And in 2033, the RMD age will increase again, to 75. You don’t have to wait until these ages before taking withdrawals, but the new age limits may affect your withdrawal decisions.

- Lower penalties for missed RMDs – If you don’t take at least the RMD for a given year, you could face tax penalties. Previously, this penalty was 50% of the amount you were supposed to have taken but now it’s reduced to 25%.

- New options for qualified charitable distributions – If you’re 70½ or older, you can make a one-time qualified charitable distribution (QCD) of up to $50,000 to entities that previously couldn’t receive these QCDs, including charitable remainder annuity trusts, charitable remainder unitrusts and charitable gift annuities that meet certain criteria. Because QCDs are typically excluded from your taxable income and could satisfy some or all of your required RMDs, which are otherwise taxable, these expanded opportunities may prove beneficial from a tax standpoint. Consult with your tax advisor to determine if and how QCDs make sense for your situation. If you’re still working …

- Roth contributions to retirement plans – Starting this year, if you participate in a 401(k) or similar plan, you can take your employer’s matching and other contributions on a Roth basis. While these contributions will count as taxable income, they can ultimately be withdrawn, along with any earnings they generate, tax free, provided you meet certain conditions.

If you’re a business owner …

- Increased tax credit for starting a retirement plan – If you have 50 or fewer employees, you can now claim a startup credit covering 100% – up from 50% – of the administrative costs of opening a 401(k) plan, up to $5,000 for each of the first three years of the plan.

- Employer contribution credit – You may now be able to get a tax credit based on employee matching or profit-sharing contributions. This credit is capped at $1,000 per employee and phases out gradually over five years.

- Military spouse tax incentive – If you have 100 or fewer employees who earn at least $5,000 annually, you can earn a tax credit of up to $500 for three years if you make military spouses eligible for a retirement plan, such as a 401(k) or SEP IRA. You can receive the credit for the year in which the military spouse is hired, plus the next two taxable years.

These aren’t the only provisions in the SECURE 2.0 Act that may be relevant to you, and some parts of the new law go into effect in the future. You may want to contact your financial and tax advisors to see just how you might ultimately be affected by this legislation, and how you could take advantage of it.

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

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

Stan Russell
CFP®, AAMS®
FINANCIAL ADVISOR
1206 Pointe Centre Dr., Ste 180
Chattanooga, TN 37421
423-894-0058

Edward Jones
MAKING SENSE OF INVESTING

Situations vary

Renting can sometimes be the best option for retirees

Some people rent in retirement because they don’t have much choice; they can’t afford to own homes. But financial planners say renting can make more sense than owning in some circumstances, even for retirees who can afford the costs of homeownership.

Renting offers flexibility and freedom from all the chores and expenses of maintaining a home. Renting also could provide built-in communities for socializing, as well as accessible housing features such as one-floor living, which can help people age in place.

People who are “house rich and cash poor” can sell their homes and use the equity to fund a more comfortable lifestyle.

“While renters often don’t want to rent, it can be a smarter decision for a number of reasons,” says certified financial planner Lisa A.K. Kirchenbauer of Arlington, Virginia.

For those in transition

If you’re moving to a new area, financial planners often recommend renting first to get a better feel for the advantages and disadvantages of various neighborhoods. You’ll need time to find new doctors, check out entertainment venues, locate favorite restaurants and otherwise set up your support services, says Delia Fernandez, a certified financial planner in Los Alamitos, California.

“It makes sense to rent for maybe even a year so you can really dig into the community and figure out what’s going to be the right fit for you,” she says.

Renting is often smart if you expect to move again within a few years. Buying and selling homes is expensive, and your home may not rise in value fast enough to offset those costs. Selling a home also may take longer than you expect, especially during a real estate downturn, which could add stress, delays and additional costs to your move.

Aging in a new place

Few homes are truly accessible to people who have mobility problems or other age-related disabilities, and adapting your current house could be prohibitively expensive. Newer apartment buildings can offer ramps, elevators, one-floor living and other amenities to keep you safe as you age.

Social isolation and loneliness are other risks to consider, since these can have a huge negative impact on older people’s health, according to the Centers for Disease Control and Prevention. Apartments can provide a community of people who can socialize and watch out for each other.

Rental communities for older adults often offer organized activities and classes to help people connect, says Sara DeSantis, a personal finance educator in Denver.

Another option, for those who can afford it, is a continuing care retirement community, or CCRC, that allows you to stay in one place even if you later need higher levels of care. People typically move into one of these facilities when they’re healthy and can live independently, with the promise that they can access assisted living, skilled nursing and sometimes memory care services as they age.

CCRCs typically charge a hefty one-time entrance fee – the average was $379,606 in the fourth quarter of 2022, the National Investment Center for Seniors Housing & Care research group reports. Residents also pay monthly fees that typically increase with the level of care. The average monthly rent was $4,364, NIC found.

Tap more equity

Many people hit retirement age without enough savings and need to use their home equity to supplement their income, says certified financial planner Nicholas Bunio of Beverly, Massachusetts. Two common ways of tapping equity – selling a home and buying a less expensive one, or using a reverse mortgage – might not free up enough cash to substantially improve their situations, Bunio notes.

“If you sell the house and rent, you have this big pile of cash to help cover the rent plus anything extra,” Bunio says.

Rent increases, uncertainties

Many retirees understandably fear the possibility of big rent increases when they’re on a fixed income. But retirees should keep in mind that rents aren’t the only housing costs that are subject to inflation.

Even when you have a fixed-rate mortgage, chances are good that your property taxes, homeowner insurance and costs to maintain and repair your property increase every year as well, says Crystal Cox, a certified financial planner in Madison, Wisconsin.

Renters can ameliorate the risk of rent increases somewhat by opting for longer leases, Bunio says. So-called “month and pop” landlords might be more amenable to negotiating rent than large corporations, and being a star tenant also can help, Fernandez notes.

“Landlords like people who keep up their property, and they like people who make any maintenance easy,” Fernandez says.

Another potential worry is the possibility of eviction. Even if you can keep up with the rent, a landlord could end your tenancy by selling the building, for example.

But homeowners aren’t immune to potential dislocations, DeSantis notes. Many older people must move into assisted living facilities because they’re no longer safe in their homes. She recommends people consider moving to more supportive housing while they still have the health and energy to manage the transition.

“Make that decision earlier, instead of it being forced upon you,” DeSantis says.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston.
SUBSTITUTE TRUSTEE’S SALE

File No. 22-122219
Mar. 10, 17, 24, 2023
For 2/15

MARCH 24-30, 2023 Page 7

LOGS Legal Group LLP. No personal checks at the foreclosure sale, the entire purchase price is due and payable and demanded that the hereinafter described real property be advertised for public auction to be held at or about 11:00 AM, local time, at the West Building of the Hamilton County Courthouse in Chattanooga, Tennessee, on June 13, 2023, at the time and place of said sale set forth above.

If you purchase the property at the foreclosure sale, the entire purchase price is due and payable and demanded that the hereinafter described real property be advertised for public auction to be held at or about 11:00 AM, local time, at the West Building of the Hamilton County Courthouse in Chattanooga, Tennessee, on June 13, 2023, at the time and place of said sale set forth above.

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<td>Stanley D. Shrum and Katherine D. Shrum</td>
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<td>Cameron Page Clemens and Leslie A. Clemens</td>
<td>Wilson &amp; Associates, PLLC</td>
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<td>Carol Weaver</td>
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<td>4461 Johnson Road, Birchwood, 37308</td>
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<td>Jerry L. Gibby</td>
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<td>Willis J. Hubbard and Connie J. Hubbard</td>
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<td>1109 Copperwood Drive, Hixson, 37343</td>
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<td>2023-03-24 - 2023-03-31 - 2023-04-07</td>
<td>Jonathan D. Craig</td>
<td>Wilson &amp; Associates, PLLC</td>
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MARCH 24-30, 2023

call bidder subject to all unpaid taxes, prior liens and encumbrances of record.
All that certain parcel of land situated in the City of Chattanooga, County of Hamilton, State of Tennessee, more particularly described as follows: being a certain lot, of 0.17 acres, ignoted as last file (5), and the East half (1/2) of Section 27, Township 2 North, Range 1 West, Hamilton County, Tennessee, to wit:

NOTE: WITHIN A 90-DAY PERIOD, SUBSTITUTE TRUSTEE, THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION OR AT PUBLIC AUCTION, AS PROVIDED IN THE DEED OF TRUST BY THE Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Trustee, and the holder of the Deed of Trust, as the agent or representative of the holder, have the authority vested in it, will on March 25, 2023, at 10:00 AM at the usual and customary location for public sales of real property in Hamilton County, Tennessee, proceed to sell at public auction the highest and best bidder for cash, subject to all taxes, liens, and encumbrances of record, and the rights, powers and privileges of the original Trustee, as shown by plat recorded in Book 965, at Page 292, in the Register’s Office of Hamilton County, Tennessee.

BEING the same property as conveyed from Elliott R. Shepard to Margarette Shepard in Deed No. 7417, recorded March 23, 1989, recorded September 1, 1989, in Hamilton County Records. Tax Id: 137090001

NOTE: JULIETT (AND) MARGARETTE SHEPARD, as beneficiary, as nominee for APX Capital Group, LLC, as agent for said Beneficiary, and that as agent for the undersigned, Brock & Scott, PLLC, Trustee, and the holder of the Deed of Trust, as the agent or representative of the holder, have the authority vested in it, will on March 15, 2023, at 10:00 AM at the usual and customary location for public sales of real property in Hamilton County, Tennessee, proceed to sell at public auction the highest and best bidder for cash, subject to all taxes, liens, and encumbrances of record, and the rights, powers and privileges of the original Trustee, as shown by plat recorded in Book 965, at Page 292, in the Register’s Office of Hamilton County, Tennessee.

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The parcel number(s), the legal description

The sale is subject to the following:

If any, all matters shown on any applicable record plat, any unpaid taxes, any restrict-

The sale held pursuant to this notice subject to the interest reserved herein, and all reit-riative covenants, easements, or setback lines that may be applicable; any statutory rights of

against Creditor, the Substitute Trustee, or their successor(s), assignee(s), attorney(s), and

The sale is subject to the following:

If the sale is rescinded for any reason, the purchase shall only be entitled to a refund of

if any, express or implied, and the sale is subject to all matters shown on any applicable record pl

If the sale is rescinded by the Substitute Trustee at any time and for any reason, the purchase

therein, the legal description to be used thereafter,

the sale shall be subject to any applicable rights of redemption by any governmental agency, state

or federal; any applicable; any statutory rights of redemption of any governmental agency, state or fede-

and location of the originally scheduled sale.

If the sale is postponed the notice to the Successor Trustee for the benefit of the Freddie Mac Secured Credit Risk Transfer Trust, Series 2021-1.

any other Federal or State tax lien creditors or other claimants upon the subject property

in accordance with applicable law, and the sale will be subject to any applicable rights of

the sale will be subject to any applicable rights of redemption by any governmental agency, state or federal; any applicable; any statutory rights of redemption of any governmental agency, state or federal; any applicable; any statutory rights of redemption of any governmental agency, state or federal; any applicable; any statutory rights of redemption of any governmental agency, state or federal; any applicable; any statutory rights of redemption of any governmental agency, state or federal; any applicable; any statutory rights of redemption of any governmental agency, state or federal; any applicable; any statutory rights of redemption of any governmental agency, state or federal; any applicable; any statutory rights of redemption of any governmental agency, state or federal; any applicable; any statutory rights of redemption of any governmental agency, state or federal; any applicable; any statutory rights of redemption of any governmental agency, state or federal; any applicable; any statutory rights of redemption of any governmental agency, state or federal; 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All eyes on quarterbacks as Vols open spring practice

By Rhiannon Potkey

As most of the college sports world remains focused on the hardwood for March Madness, the Tennessee football team returned to the practice field this week to begin spring practice.

The Vols are riding the momentum from an 11-win 2022 season that was capped by a victory in the Orange Bowl and No. 6 ranking in the final Associated Press poll.

The Vols are scheduled to practice 14 times over four weeks, leading up to the annual Orange & White Game April 15 in Neyland Stadium at 2:30 p.m. EDT (SEC Network+/ESPN+).

“For us, this spring, we’re truly going to be able to get reps for an entire roster of guys. Year one, we were a shell of just numbers,” says head coach Josh Heupel, overseeing his third spring practice at UT.

“But we have more athletes on the grass today, so that allows you to increase the number of reps that you’re going to get during the spring. And it also creates a ton of competition, and urgency from the meeting rooms to what you’re doing on the practice field.”

QB call no snap decision

The biggest spotlight will be shined on the quarterback spot following the graduation of Hendon Hooker. Joe Milton III took over for Hooker once he was injured last season, but he will be challenged throughout the spring by incoming freshman Nico Iamaleava.

Milton is entering his third season at Tennessee after transferring from Michigan. He completed 53 or 82 passes for 971 yards and 10 touchdowns last season and has yet to throw an interception while at UT.

“I believe Joe will be ready to play at an elite level. There’s competition at every position. I’ve said that from the time that I’ve got here,” Heupel says. “I don’t care how you were recruited, if you were a walk-on or not, you started a game or not a year ago. It doesn’t matter. It’s about who you are today, and that’s why you’ve got to be very competitive in everything that you’re doing, intentional in the way that you work. (I) believe Joe will be ready to play at a high level, but there’s going to be competition everywhere.”

Iamaleava arrived from Southern California with much hype for his abilities and media attention surrounding his early NIL deals.

“He’s going to be pushed extremely quickly. Just look at where we’re at, at the quarterback position, so great urgency is going to be needed for him,” Heupel says. “He’s extremely coachable. He’s a guy that, from the moment that he stepped foot on campus – that’s bowl preparation to coming back here (at the) end of January when we started the winter semester – has been phenomenal. He’s got great urgency. He cares a great deal about learning his craft, learning our offense, but learning his craft at the quarterback position.”

Quarterbacks coach Joey Halzle was promoted to offensive coordinator to replace Alex Golesh, who left to become the head coach at the University of South Florida. Tennessee has averaged 42.7 points and 499.96 yards per game over the last two seasons, and Heupel doesn’t expect the Vols to miss a beat with Halzle in his new role.

“Coach Halzle will do a fantastic job. He’s been a leader for a long time and he’s been instrumental,” Heupel says. “We’ve been together 15, 16 years. We work hand-in-hand really well together, able to have easy conversations and have hard
Lunch service a welcomed addition

Fresh fish for lunch? Chattanooga Seafood has it

By David Laprad

A text message that changed my plans for Saturday arrived Friday. “Join Chattanooga Seafood Company tomorrow from noon to 3 p.m. for our carry out lunch service. We’ll have our wildly popular Tunastrami, our Smoked Salmon Tartine and our Shrimp Po’ Boy.”

The message went on to urge its recipients to come early to beat the crowd. They didn’t have to text me twice. There was already a Shrimp Po’ Boy in my future.

Chattanooga Seafood Company has been a semiregular stop for me since I wrote about the shop in August. To review, proprietor T.J. Jones and his staff sell an impressive variety of seafood that’s harvested from eastern and western coastal waters and delivered post haste to his business.

As you’re reading this, a boat off the coast of Hawaii might be pulling a squirming tuna out of the salty waters that could be on a plate in your dining room within 36 hours.

Chattanooga Seafood Company also prepares and sells a number of items from which you can build a meal. From clam chowder and Chatty Crabby Patties to mac-and-cheese and Chatt Town Twice Baked Spuds, there are several grab-and-go options for dining at home.

But the shop has never sold something you could grab and go eat in your car – until now.

Launching a lunch service makes sense considering how popular Jones’ establishment has become. It was also impossible to resist, given his passion for making great seafood accessible to landlubbers like me.

As instructed, I arrived at the Dayton Boulevard shop a few minutes before noon. To my mild dismay, several customers had arrived even earlier and beat me to the counter.

“No sweat,” I said to another concerned luncher. “They should have enough shrimp on hand for the first wave of Po’ Boys.”

Sensing my concern, a young staffer pointed me to the dry erase menu board and assured me everything scribbled on it was delicious.

At the top of the list of lunch specials sat the Tunastrami, an $18 hoagie consisting of house pastrami rub, horseradish aioli and sauteed onions. Maybe if I wasn’t in the mood for a Po’ Boy, I thought.

Next on the menu was the Smoked Salmon Tartine, a $15 toasted wonder that comes topped with herb cream cheese, fried capers and pickled red onions. I had to Google “tartine,” and while it sounded delicious, I was on a mission.

That brings me to the Po’ Boy, which sounded too good to be true. Plump and juicy fried shrimp coated with a light and perfectly seasoned batter, housemade Old Boy slaw, housemade tartar sauce and tomato slices.

At least, that’s what I imagined it would be as I waited to place my order, and then as I waited for my order to appear in the window by the kitchen, and then as I waited for someone to bring it to me.

As I was checking out, the cashier was looking anxiously at the even longer line that had formed behind me. “I hope there’s enough shrimp left for me to get one of these,” she said.

I thought that was a good sign.

To my consumptive pleasure, the Po’ Boy was everything I imagined it would be. From the shrimp to the toppings, it met every expectation Chattanooga Seafood Company has earned.

My only quibble was that the hoagie either wasn’t toasted or was barely singed. It

Photographs provided
Let’s take a look at real estate in the Greater Chattanooga area in February and see how things stacked up. Buyer demand was still down from its peak throughout the country. Home prices continued to slow nationwide, although prices remained up from a year ago. And sellers increasingly cut prices and offered sales incentives in an attempt to attract buyers, who have struggled with affordability challenges this winter.

The slight decline in mortgage rates earlier this year convinced some buyers to come off the sidelines. But with rates ticking up again in recent weeks, buyers are once again pulling back, causing sales activity to remain down heading into spring.

Also, in its continued effort to curb inflation, the Federal Reserve raised its benchmark interest rate by a quarter-percentage point to 4.75%, its eighth rate hike since March of last year when the interest rate was nearly zero.

Mortgage interest rates have dipped slightly from their peak last fall, leading pending sales to increase 8.1% month-to-month as of last measure, but affordability constraints continue to limit homebuyer activity overall, with existing-home sales declining for the twelfth consecutive month, according to the National Association of Realtors.

In our neck of the woods, new listings in the Chattanooga region decreased 12.9% to 936. Pending sales were down 6.3% to 918. Closed sales were down 9.6% to 787 compared to February 2022, when buyers purchased 871 properties. Inventory levels grew 57.1% to 1,529.

Realtor Kim Doremus records her debut segment for “American Dream TV” at Coolidge Park.

**Chattanooga is ready for its closeup**

**Realtor showcases city as host of ‘The American Dream’**

By David Laprad

As a Realtor, Kim Doremus is always ready to help her clients achieve the American Dream of homeownership. And as one of the new hosts of the television series “The American Dream” in Chattanooga, she’s ready for her close-up.

Dressed in a black top with poofy sheer leopard print sleeves and matching black pants, she’s standing by the Blue Rhino Sculpture in Coolidge Park waiting for the cameraman to cue her to begin.

“This is exciting,” Doremus says as she brushes a strand of hair off her face. “I love telling people about Chattanooga but never thought I’d be doing it on TV.”

“The American Dream” is filmed in cities across the U.S. using local real estate agents as hosts and made available via syndication. It also appears on social media, where the production’s website claims it attracts millions of views monthly.

Doremus says the Emmy Award-winning production team behind the show believes Realtors make exceptional ambassadors for their cities.

“We spend our days telling people about what makes Chattanooga great.”

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**GCR PRESIDENT >> PAGE 14**

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**GREAT CHATTANOOGA REALTORS®**

**2023 Board of Directors**

- **Steven Sharpe**
  - President

- **Kadi Brown**
  - President-Elect

- **Beverly Boss**
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- **Holly Harwell**
  - Director

- **Ryan May**
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- **Mike Purcell**
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- **James Streeter**
  - Director

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**The Voice for Real Estate in Greater Chattanooga | www.gcar.net**
Most Realtors (92%) suggest sellers improve the curb appeal of their home before listing it for sale. Also, the largest shares of Realtors recommended owners complete landscaping-related features before putting a home on the market. These and other findings come according to a new report from the National Association of Realtors and the National Association of Landscape Professionals.

The “2023 Remodeling Impact Report: Outdoor Features” examines why homeowners complete outdoor remodeling projects, the value of undertaking these enhancements and homeowners’ increased happiness after completing an upgrade (referred to as a joy score). Specifically, the report covers project cost, estimated cost recovery and consumer experience.

“The COVID-19 pandemic changed the way Americans use their homes for daily living, relaxation and entertainment,” says Jessica Lautz, NAR deputy chief economist and vice president of research. “Homeowners have embraced their outdoor spaces and transformed them into oases with pools, patios, plants and greenery. These features can attract buyers if the owner wants to sell.”

The 11 outdoor features in the report include: fire feature ($9,000); in-ground pool addition ($90,000); irrigation system installation ($6,000); landscape lighting ($6,800); landscape maintenance ($15,000); overall landscape upgrade ($9,000); tree care ($2,875); new patio ($10,500); new wood deck ($16,900); outdoor kitchen ($4,800); and standard lawn care service ($415).

Ranked on a scale of one to 10, the report found consumers rated all 11 outdoor projects highly, with joy scores at nine or above. Among the features, the highest joy scores were for an in-ground pool addition (10), landscape lighting (10) and a new patio (9.9).

In the premiere, Gina Sakich of Signature Brokers will introduce viewers to the Chattanooga Riverwalk and Boathouse Rotisserie & Raw Bar and feature a conversation with K.P. Interiors owner and designer Kathie Penland.

Doremus also will dip into the pool of local interior designers with a segment featuring Tony Thompson of Tony Thompson Design. She filmed the piece at a $1.6 million North Shore home immediately before heading to Coolidge Park to “do the intro and the outro,” she says, displaying her newfound knowledge of broadcast lingo.

Doremus begins to film the last shot, a vehicle circles the statue, requiring Doremus previews her lines before recording.

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Doremus begins to film the last shot, a vehicle circles the statue, requiring Doremus previews her lines before recording.
Easy projects to improve your home’s curb appeal

Lawn
Real estate experts say a lush lawn makes all the difference in appealing to neighbors and buyers alike. Fortunately, keeping up with your yard throughout the year can be easier than you think. Before you mow your lawn, inspect the height of your mower blade and adjust as needed to ensure the grass is at least 3-4 inches tall after mowing. Taller grass will help keep the soil cooler and allow the roots to grow longer to retain moisture better and reach nutrients.

Lighting
Landscape lighting can enhance your safety and make your house dazzle at night. A well-planned setup can transform an ordinary porch into your new favorite hangout spot.

COVID-19 pandemic outdoor remodeling
For the first time, the report looked at outdoor remodeling demand during the COVID-19 pandemic. Among landscape professionals, most (92%) found increased demand for contracting outdoor features during the pandemic. Further, 79% cited that outdoor project scopes increased in size from before the pandemic.

Grime
A thorough cleaning of a home’s exterior can have a major impact on curb appeal. Invest in a high-powered pressure washer or hire a local professional to give your driveway, front steps, walkways and siding a once-over.

You’ll be amazed by how much cleaner they can get.

Extra greenery
Planters with vibrant spring colors can make a big impression on the any-sized porch. While homeowners with covered porches might seek out hanging planter options, those with uncovered porches can explore using plants of all sizes. A creative presentation can make your home memorable if you experiment with arrangements.

For more suggestions about improving your home’s curb appeal and for a list of local professionals to tackle the projects top on your list, visit the member directory at HBAGC.net.
Foreclosure Notices

Continued from page 10

OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to adjourn the sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, you must bring sufficient funds to buy the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express confirmation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time.

This IS NOT AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED AT ANY TIME.

This Is That Really Happening?

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

Government meetings, bids & contracts
Foreclosures
Unclaimed property
School Board issues
Elections/Polling places, initiative petitions
Tax assessments/proposals
statutory rights of redemption of any govern-}
ment, political subdivision, political sub-
division or any political subdivision or any
liens or encumbrances as well as any prior
liens or encumbrances created by a fixture
filing; and any matter that an ac-
curate survey of the premises discloses. All
rights and equity of redemption, statutory
or federal; and any and all prior deeds of trust,
the legal description herein shall control.
WHEREAS, default has been made in the
payment of the debt(s) and obligation(s)
in the Deed of Trust, certain real property located
in Hamilton County, Tennessee, and
being situated as follows: Lot 70, Indian Springs Addi-
tion No. One (1) as shown in Deed Records
Page 483; and
WHEREAS, the beneficiary in interest of said Deed of Trust was last transferred and assigned to McPhail Sanchez, LLC, as Beneficiary Trustee, who is now the owner of said debt; and
WHEREAS, the undersigned, Rubin Ludin Th, PLLC, as Substitute Trustee, has been appointed by virtue of the power, duty and authority vested in and assumed by the
undersigned, McMichael Taylor Gray LLC, as Substitute Trustee, with all the rights, powers and privileges of
"Holder"), appointed the undersigned, McMi-
chael Taylor Gray LLC, as Substitute Trustee,
with all the rights, powers and privileges of
"Holder"), appointed the undersigned, McMi-
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"Holder"), appointed the undersigned, McMi-
chael Taylor Gray LLC, as Substitute Trustee,
is sold as is, where is, without representations or warranties, and without incurring fines for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. RubyQ Law Group, LLC, 1651 International Drive, Suite 400, Memphis, TN 38120  
Information: Tel: (773) 813-0992 Fax: (470) 508-9401  
Tel: (877) 813-0992 Fax: (470) 508-9401 
1661 International Drive, Suite 400 
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Information: Tel: (773) 813-0992 Fax: (470) 508-9401  
Tel: (877) 813-0992 Fax: (470) 508-9401 
1661 International Drive, Suite 400 
This sale is subject to, without limitation, all matters shown on any applicable homeowners’ association dues and assessments, and any restrictive covenants, easements, or setback lines as well as any priority created by such liens and any marketability of title. The real property will be sold AS IS, WHERE IS, without representations or warranties, and without incurring fines for a particular use or purpose.

The following parties may claim an interest in the above-referenced property to be affected by the foreclosure: any judgment creditor, trustee, or lien holder with an interest subordinate to the lien or trust deed. These parties may include, among others, but not limited to, banks, savings and loan associations, credit unions, and any other financial institutions, state or federal; any prior liens or encumbrances including those created by a future filing or any applicable homeowners’ associations dues and assessments; any restrictive covenants, easements, or setback lines; any priority created by such liens; and any marketability of title. The real property will be sold AS IS, WHERE IS, without representations or warranties, and without incurring fines for a particular use or purpose.

The right is reserved to adjourn the day of the sale to another day, time, and place, certain without further publication, upon which the sale will be subject to all unpaid taxes, prior liens, any restrictive covenants, easements, or setback lines; any priority created by such liens; and any marketability of title. The real property will be sold AS IS, WHERE IS, without representations or warranties, and without incurring fines for a particular use or purpose.

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STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMPTON COUNTY
Docket No.: 23D405
Attorney for Plaintiff: Mayfield & Lester
PO Box 789
Chattanooga, TN 37401
Mar. 10, 17, 24, 31, 2023 Cur32155

A Child Under 18 Years of Age.

IMPOSITION OF NON-RESIDENT NOTICE
OF TERMINATION OF PARENTAL RIGHTS

In the Juvenile Court of Walker County
STATE OF TENNESSEE
IN THE INTEREST OF:
A. J., Under 1 Minute
DOB: 05/12/2022

Case No.: 146-23J-009

IT IS ORDERED that publication be made in a newspaper by this County as required by law.

PRO SE
Mayfield & Lester
Room 101 Hamilton County City Courts
600 Market Street
Chattanooga, TN 37402
Mar. 10, 17, 24, 31, 2023 Cur32155

STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMPTON COUNTY
Docket No.: 23D405
Attorney for Plaintiff: Mayfield & Lester
PO Box 789
Chattanooga, TN 37401
Mar. 10, 17, 24, 31, 2023 Cur32155

The parties are informed that they are entitled to have an attorney represent them, and if a party is entitled to counsel during the proceedings, the Court will appoint Counsel, at no cost if the party is eligible for income related financial hardship, employ Counsel. If you have any questions concerning this notice, you may call the telephone number of the clerk’s office which is 706-638-1742.

This 6th day of March, 2023.

Jeffrey P. Parton
Deputy Clerk, Juvenile Court, Walker County, Georgia
Mar. 10, 17, 24, 31, 2023 Cur32155

STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMPTON COUNTY
Docket No.: 23D405
Attorney for Plaintiff: Mayfield & Lester
PO Box 789
Chattanooga, TN 37401
Mar. 17, 24, Apr. 7, 2023 Cur32172

It appears from allegations in Plaintiff's Bill of Complaint that the defendant is a non-resident of Ten- nessee, and certain property or money has been attached.

One or more civil warrants have issued and retained unserved, and an attachment issued and was levied upon certain property money.

IT IS ORDERED that publication be made in a newspaper by this County as required by law.

LARRY H. HENRY, CLERK
M. Harper, Deputy Clerk

STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMPTON COUNTY
Docket No.: 23D405
Attorney for Plaintiff: Mayfield & Lester
PO Box 789
Chattanooga, TN 37401
Mar. 17, 24, Apr. 7, 2023 Cur32180

IT IS ORDERED that publication be made in a newspaper by this County as required by law.

LARRY H. HENRY, CLERK
M. Harper, Deputy Clerk

STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMPTON COUNTY
Docket No.: 23D405
Attorney for Plaintiff: Mayfield & Lester
PO Box 789
Chattanooga, TN 37401
Mar. 17, 24, Apr. 7, 2023 Cur32180

Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No.: 23D405

Richard Brent Teeter

STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMPTON COUNTY
Docket No.: 23D405
Attorney for Plaintiff: Mayfield & Lester
PO Box 789
Chattanooga, TN 37401
Mar. 17, 24, Apr. 7, 2023 Cur32180

Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No.: 23D405

Brandon Lee Pickett

IT IS ORDERED that publication be made in a newspaper by this County as required by law.

LARRY H. HENRY, CLERK
M. Harper, Deputy Clerk

STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMPTON COUNTY
Docket No.: 23D405
Attorney for Plaintiff: Mayfield & Lester
PO Box 789
Chattanooga, TN 37401
Mar. 17, 24, Apr. 7, 2023 Cur32180

Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No.: 23D405

LARRY H. HENRY, CLERK
M. Harper, Deputy Clerk

STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMPTON COUNTY
Docket No.: 23D405
Attorney for Plaintiff: Mayfield & Lester
PO Box 789
Chattanooga, TN 37401
Mar. 17, 24, Apr. 7, 2023 Cur32180

IT IS ORDERED that publication be made in a newspaper by this County as required by law.

LARRY H. HENRY, CLERK
M. Harper, Deputy Clerk

STATE OF TENNESSEE GENERAL SESSIONS COURT OF HAMPTON COUNTY
Docket No.: 23D405
Attorney for Plaintiff: Mayfield & Lester
PO Box 789
Chattanooga, TN 37401
Mar. 17, 24, Apr. 7, 2023 Cur32180

IT IS ORDERED that publication be made in a newspaper by this County as required by law.
Non-Resident Notice
State of Tennessee, County of Hamilton
Docket Division No. 2023-002

Gisela De Matos Silveira

It appearing from allegations in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, that the ordinary process of law cannot be served upon the defendant in Tennessee, it is ORDERED that publication be made for four successive weeks in the Hamilton County Physician’s Newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless Gisela De Matos Silveira appears 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 duly served upon the Defendant, Gisela De Matos Silveira and the case will be set for hearing ex parte or without notice of Gisela De Matos Silveira presence.

This 13th day of March, 2023.

Larry L. Henry
Circuit Court Clerk
By: L. Vigue
Deputy Clerk

Attorney for Plaintiff
Richard B. Teeter
1415 Market Street
Chattanooga, TN 37402

Mar. 24, 31, Apr. 7, 14, 2023
Cur23022

STATE OF TENNESSEE
CIRCUIT COURT OF HAMILTON COUNTY
Docket No. 2023-002
Plaintiff: Citizens Savings & Loan
Defendant: Clemor Marren
Date of this Order: 3/14/2023
Appellant’s Date: 5/8/2023
At 10:00 a.m.
Address: Appearance of Court: General Sessions, Civil Division
Room 111 Hamilton County City Courts
Bldg 600 Market Street
Chattanooga, TN 37402

ORDER OF PUBLICATION
It appearing from the record in this case that the defendant is a non-resident of Ten-
nessee, and certain property or money has been attached, it is ORDERED that:
One or more civil warrants have issued but returned unsecured, and an attachment issued and unlawful possession of property in Tennessee.
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 publication shall be published in the newspaper by this County as required by law.

LARRY H. HENRY, CIRCUIT CLERK
Deputy Circuit Clerk

Attorney for Plaintiff:
Mayfield & Lester
PO Box 789
Chattanooga, TN 37401
Mar. 24, 31, Apr. 7, 14, 2023
Cur23026

LEGAL NOTICE
Hamilton County Circuit Court, located at 465 North High Park Avenue, Chattanooga, TN 37404. Specifications are available by contact-
ing the Procurement Department at www.HamiltonCounty.gov/Procurement or at (423) 209-6350. All bidders are advised to review the special instructions regarding bid submission and bid opening due to COVID-19.

Jerard Carpenter
Director of Procurement & Fleet Management
Mar. 24, 2023
Cur23110

LEGAL NOTICE
Hamilton County Procurement Department, located at 465 North High Park Avenue, Chattanooga, TN 37404. The Hamilton County Fire and Rescue will receive sealed bids before 2:00 PM (ET), on Wednesday, April 20, 2022, for the following construction project: Middle Valley Park Tennis Court Improvements, Project #22-01-02-01. The project consists of construction of 4 tennis courts and a picknick tables at 1870 E Crabtree Road, Hixson, TN 37434. A Mandatory Pre-Bid Meeting will be held on site Tuesday, April 11, 2023 at 10:00 AM EST. Bidding documents will be distributed by: Hamilton County Engineering Department at 423-209-7810 for instructions on how to access the internet ftp site in accordance to download plans and specifications.

Mar. 24, 2023
Cur23121

STATE OF TENNESSEE FEDERAL EMERGENCY MANAGEMENT AGENCY
Proposed Flood Hazard Determinations for the City of Collegedale and Unincor-
porated Areas of Calhoun, Tennessee, Case No. 22-04-3380P, The Department of Homeland Security’s Federal Emergency Management Agency (FEMA) solicits technical information or comments on proposed flood hazard determinations for the FLOOD INSURANCE RATE MAP (FIRM), and where applicable, the Flood Insurance Study (FIS) report for your community. These flood hazard determina-
tions may include the addition or modification of Base Flood Elevations, base flood depths, special flood Hazard Areas boundaries or designations, or the regulatory floodway. The FIRM report is being reviewed to reflect these flood hazard determinations through issuance of a Letter of Map Revision Endorsements (LOMRE) in accordance with Title 44, Part 65 of the Code of Federal Regula-
tions. These determinations are important for the floodplain management measures that your community is required to adopt or show evidence of compliance with. Any person or organization is qualified to participate in the National Flood Insurance Program. For more information on the proposed flood hazard determinations and information on how to participate, see the 90 day period specified for appeals at the website below which is available online. Notice of Proposed Flood Hazard Determinations in the proposed flood hazard determinations in the Federal Register (FEDERAL REGISTRY) May 17, 2023

Mar. 24, 2023
Cur23179

Notice of Self Storage Sale
Please take notice USA Storage Centers - Chattanooga located at 7677 Lee Hwy, Chat-
tanooga, TN 37421 intends to hold a sale of property stored from storage units in default of payment. The sale will occur as an on-site public sale via public auction on

3/31/2023 at 3:00 PM EST. Edward Sprague #1 will conduct the sale for the online sale at www.storageauctions.com on 3/31/2023 at 12:00 PM. Edward Sprague #1 will conduct the sale for the online sale at www.storageauctions.com on 3/31/2023 at 12:00 PM. Edward Sprague #1 will conduct the sale for the online sale at www.storageauctions.com on 3/31/2023 at 12:00 PM. Edward Sprague #1 will conduct the sale for the online sale at www.storageauctions.com on 3/31/2023 at 12:00 PM. Edward Sprague #1 will conduct the sale for the online sale at www.storageauctions.com on 3/31/2023 at 12:00 PM. Edward Sprague #1 will conduct the sale for the online sale at www.storageauctions.com on 3/31/2023 at 12:00 PM.

Mar. 24, 2023
Cur23174

Public Notice
Go Store It located at 8810 Dallas Hwy, Chattanooga, TN 37434 will hold an auction on www.storagesales.com March 21, 2023 and ending at 2000PM on March 30, 2023. The following auction is scheduled for 8810 Dallas Hwy.

LARRY H. HENRY, CIRCUIT CLERK
Deputy Circuit Clerk

Attorney for Plaintiff:
Mayfield & Lester
PO Box 789
Chattanooga, TN 37401
Mar. 24, 31, Apr. 7, 14, 2023
Cur23024

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PUBLIC NOTICE
The following vehicles are being impounded due to operation of motor vehicle on a public highway within Hamilton County, Tennessee: VINC 128BZ, VINC 129BZY, VINC 129BZG, VINC 129BZM, VINC 129BZK, VINC 129BZL.

For more information, contact the Hamilton County Sheriff’s Office at 423-209-6350.

Mar. 24, 2023
Cur23208

PUBLIC NOTICE
Go Store It located at 8810 Dallas Hwy, Chattanooga, TN 37434 will hold an auction on www.storagesales.com March 21, 2023 and ending at 2000PM on March 30, 2023. The following auction is scheduled for 8810 Dallas Hwy.

LARRY H. HENRY, CIRCUIT CLERK
Deputy Circuit Clerk

Attorney for Plaintiff:
Mayfield & Lester
PO Box 789
Chattanooga, TN 37401
Mar. 24, 31, Apr. 7, 14, 2023
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Three keys to consider

Late rent? Repairs? Is being a landlord really worth it?

By Dalia Ramírez

Real estate has been a popular investment for a very long time – for those who can afford it. But in recent years, trends such as house flipping, “house hacking” (living in one room of a property while renting out the others) and short-term vacation rentals have made real estate investment much more accessible, especially for millennials seeking a second income stream in an uncertain economy.

Though the potential profit is tempting, being a landlord might not be for everyone. Rental properties involve significant upfront costs, time commitment, legal liabilities and ethical dilemmas that can put a dent in your dividends. So before you take out a loan to buy an investment property in an “up-and-coming neighborhood,” here are three things to consider.

Know your limits

There are many ways to oversee rental real estate, from being fully hands-on to hiring someone else to manage a property you’ve never seen in person. When weighing your options, assess the time and money you can commit to a potential rental and the market you want to enter.

If you have more time than money, you might prefer a fixer-upper you can bring up to market value with low-cost, do-it-yourself projects. If you have the cash but not the time, it may be better to purchase a place that’s ready to rent and even hire a property manager to handle the day-to-day upkeep.

But with rising mortgage interest rates – up to almost 7% as of this writing – and property prices increasing every year nationwide, investing in real estate may be out of reach for many.

Financial risks

Most investments come with some risk, but real estate has its own unique hurdles. Upfront and ongoing repairs, vacancies and tenants who don’t pay rent can tank your profits and even affect your ability to pay the property’s mortgage.

Before you get in over your head, ensure you have enough money to get through a downswing. Having a cash reserve or credit line can save you if your property is vacant for a few months or if your tenant has an emergency situation and can’t pay rent.

“If you need full occupancy and full rent to break even, with no flexibility, then your mortgage isn’t sustainable,” says Nancy Neiman, who rents an in-law suite attached to her garage to help pay her mortgage after refinancing the property in Claremont, California.

Many real estate investors, with large portfolios funded by loans, put themselves and their tenants in difficult situations because of this lack of flexibility. If you’re relying on future profits to provide the cash for your loan payments, your property may be at risk.

“Circumstances happen that are out of your control,” Neiman, a politics professor, says. “You need to build in a cushion to your business plan before you start so those obstacles don’t make you vulnerable.”

Understand tenant's view

Rental properties are a unique type of investment; you’re interacting with real people. The more you treat them with respect and understanding, the more likely you are to get a reliable return on your investment.

“Look at your tenants as partners,” says Alonzo Johnson, who led a rent strike in 2020 against real estate company Emerald Equity Group as the tenant association president for one of the company’s properties in East Harlem, New York, where Johnson says he still lives.

“This is a symbiotic relationship; you provide the housing and maintain a quality of livability, and we pay for that service,” he says.

Investors with large, loan-funded real estate portfolios have historically taken advantage of legal loopholes in housing regulations, exacerbating the affordable housing crisis in major cities. But with growing tenants’ rights protections such as the New York state’s ‘Housing Stability and Tenant Protection Act of 2019’ (which tightened rules on evictions and rent increases, among other things), keeping rent prices reasonable isn’t just ethical – it’s often legally required.

Even if you plan to operate on a smaller scale, knowing ahead of time what you’d need to charge in rent in order to turn a profit can help ensure that you’re not pricing out locals or negatively affecting housing access in your community.

“Being an ethical landlord means being flexible enough with people’s life circumstances that you are OK with some degree of rent forgiveness if you have to be,” Neiman says. “If you’re unmoving, you won’t be able to absorb emergency costs and will find yourself either being unethical or going under.”

Dalia Ramírez is a writer at NerdWallet. Email: dramirez@nerdwallet.com.
Equal Pay Day reminds us of systemic inequity

Equal Pay Day this year fell on March 14. This day symbolizes how far into the new year women must work to earn what men earned in the previous year. But, it’s important to note that when you look at specific groups of women, the date is later in the year.

Black women, for example, do not reach equal pay day until July 27, and Latina women don’t reach it until Oct. 5. On average, women earn 82 cents for each dollar men earn. Black women earn 65 cents, and Latina women earn 60 cents. This is shocking, and sad. But, more importantly, it’s true.

The first step to solving a problem is acknowledging that it exists. Research suggests there are many factors that contribute to the pay gap. A piece is linked to bias. A piece is attributed to family caregiving responsibilities that fall disproportionately at the feet of women. And, another piece is attributed to the types of roles women fill at work compared to men.

What can we do about this issue? There isn’t just one solution. It’s a complex problem that might take generations to solve. But in the short term, there is some good news. Pay transparency is up.

Yes, you heard that right. In fact, Indeed.com finds that pay transparency in job postings has more than doubled since 2020. In February 2010, 18.4% of employers provided salary information in a job posting on Indeed. In February 2023, that number is 43.7%.

Why are companies publishing salaries on job postings more? One factor is regulations. In 2019, for example, Colorado passed legislation that requires employers to include salary information on job postings. As the number of remote jobs has increased, those jobs must follow regulations like the one in Colorado. Additionally, as companies have faced a tough labor market, including salary information is a way to be more competitive with hiring.

In the past, it was considered smart for employers to keep pay ranges to themselves. It was thought of as the way to get the best deal on talent. Today, it is becoming more common to view disclosing salary as the ethical and fair thing to do.

Workers attitudes also have shifted, with Gen Z being a great example of this shift. They are much more likely than other generations to have open conversations with one another about pay. When we are all more open about pay, we increase the likelihood that people will be paid fairly across the board.

If you believe you are underpaid, consider switching jobs. Often, this will create a larger pay bump than you would ever experience staying at the same place. Some estimates find that switching companies multiple times can increase your earnings by more than 40 to 50% over the lifetime of your career.

Angela Copeland, a leadership and career expert, can be reached at www.angelacopeland.com.
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Email resume w/ cvr ltr to brandler.victoria@atngmbh.com Reference job #PI001.

**Marketplace**

Passing defense will be a point of emphasis for the Vols during spring drills.

UT was 3-7 the season before Josh Heupel arrived. His teams have gone 7-6 and 11-2.

Building more quality depth in the secondary is a priority for the Vols. “We made a huge jump in the run-game defense, obviously. We need to take another step in pass defense and third-down defense,” Heupel says. “But that doesn’t just strictly correlate to the secondary, right? That’s your second-level defenders. It’s your front-line guys who may be dropping into zones off your pressures. At the same time, it’s also getting to the quarterback with a four-man rush.”

**Spring game a hot ticket**

In a sign of how much the program’s fortunes have risen, the Vols are charging admission for premium and non-premium seating for this year’s Orange & White Game.

Non-premium seats are available for $5, and all proceeds will count as a contribution to the school’s My All Campaign, which is an athletic department fundraising initiative. All open sections of the bowl will be general admission seating.

Before the Orange & White Game, fans can attend the Vol Village Music Festival, which will be located in Lot 9 and feature live bands on stage noon-2 p.m. EDT. Vol Village will also feature food trucks and other activities.

During his opening news conference to kick off spring practice, Heupel made sure to give praise to the success of the men’s and women’s basketball team and the softball team being ranked No. 3 in the country.

“A lot of positive things going on here on Rocky Top,” he says. “And I think it speaks to the culture inside of this athletic department and this university.”

**Procurement Engineer**

ATN Hoelzel LP seeks Procurement Engineer for Chattanooga, TN office. Must have Bach. or equiv in Mechanical or Industrial Engineering or closely rel field + 2 yrs wrk exp in offered or similar position. Duties incl oversee material procurement, support production planning processes & perform cost analysis.

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Both good but one clear winner

Redesigned hybrids: Toyota Prius vs. Kia Niro

By Michael Cantu | Edmunds

The Toyota Prius, which has become synonymous with hybrid cars the past 20 years, is fresh off a full redesign for 2023. The prior generation’s oddball styling, quirky interior and feeble powertrain are now in the rearview mirror.

The new Prius now features an attractive look, a sleeker interior and a big increase in power. It’s even more efficient than the previous model. But it’s not the only hybrid car you should consider.

The Kia Niro has been on the market since 2016 and, like the Prius, it also was redesigned for the 2023 model year. The new Niro sports a stylish bold design, excellent technology and a roomier interior.

But is Kia’s hybrid good enough to take on the long-running Prius? Edmunds experts compare them to find out which one is the better buy.

Fuel economy and power

The Prius and Niro are two of the most efficient hybrids you can buy, but the Prius sips fuel slower. The front-wheel-drive-only Niro scores an estimated 53 mpg combined in the base trim, but the less efficient higher trims are rated at 49 mpg combined.

When Edmunds drove the top-specced versions of both hybrids on its real-world test route, the difference was bigger. The Prius hit its EPA estimate by achieving 52.3 mpg, but the Niro got 47.7 mpg, a bit less than its EPA estimate.

Not only is the Prius more efficient, its 194-horsepower hybrid powertrain (196 horsepower with all-wheel drive) is significantly more powerful than the Niro’s, which produces only 139 hp. That ample amount of power propelled the Prius from 0 to 60 mph in 7.7 seconds, an impressive two seconds quicker than the Niro.

More power and better fuel efficiency make it an easy win for the Toyota.

Winner: Toyota Prius

Technology, interior space

The base trims of both hybrids come equipped with 8-inch touch screen displays and digital gauge clusters. The Niro provides a larger 10.25-inch touch screen on all other trims. The Prius offers an even bigger 12.3-inch touch screen, but to get it you must add it as an option or buy the top trim level.

One advantage for the Prius is its standard wireless connectivity for Apple CarPlay and Android Auto smartphone integration; you’ll need to use a USB cord to connect in most Niro trims. It also packs tech-forward USB-C ports instead of the Niro’s older USB-A ports.

Cargo space behind the rear seats is almost even: 20.3-23.8 cubic feet in the Prius and 22.8 cubic feet in the Niro. That’s a sizable amount and more than you would get in a sedan. Front seat space is similar, but the Niro has more rear passenger room.

Winner: tie

Comfort and driving

Ride comfort is superb in both hybrids, which isn’t always the case in small cars. Their seats are also comfortable, although the Niro’s are on the firm side but have more bolstering to help keep you in place.

As with most hybrids, both engines get loud under hard acceleration, but the Niro does a better job keeping out wind and tire noise.

Based on our testing, the Prius drives better hands down. Both hybrids are great around town, but the Prius’ quicker acceleration comes in handy on the highway. It also handles much better, making it more fun to drive. The Prius’ superior driving dynamics give it the win here.

Winner: Toyota Prius

Pricing and value

The Prius’ starting price of $28,545 is a little higher than the Niro’s starting price of $27,915. Both base models come similarly equipped, but for an extra $1,400 you can add all-wheel drive to any Prius trim.

The midlevel trims are also closely matched in features, but the Prius is once again a little pricier, although its additional power and mpg justify the extra cost.

The Prius’ top trim, which is priced like the Niro’s, offers optional features at an added cost that the Niro doesn’t provide, including a self-parking system, heated rear seats and a surround-view camera system.

If warranties are important to you, Kia’s five-year/60,000-mile basic warranty tops Toyota’s three-year/36,000-mile warranty. However, Toyota offers two years or 25,000 miles of free scheduled maintenance.

Winner: tie

Edmunds says

The Toyota Prius and Kia Niro are both highly rated hybrids by Edmunds. But as with any comparison, there’s a winner.

The Toyota Prius gets the victory here thanks to its superior power, fuel efficiency and available all-wheel drive.

Michael Cantu is a contributor at Edmunds and is on Instagram.