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Cash Mob a hit at Alvin Frye's Exxon Station

By Mike Steely
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There were so many people coming by Alvin Frye's Exxon Station Saturday that you'd think it was a going away party, but Alvin isn't going anywhere.

The 91 year old said that he and the new landowners have reached an agreement that will allow him to stay, month to month, as long as he wishes. There had been some fear that the station might be forced to close, or change brands, but Alvin told *The Focus* that he'll be there and be pumping EXXON gas.

The event was a Cash Mob, organized by Knox County Mayor Tim Burchett, who attended and helped pump gas. The filling station, located at 5306 Broadway in the heart of Fountain City, was busy with people coming in for gas, hoping that Mayor Burchett or Frye would be pumping. The occasional rain didn't stop the cars pulling in for gas or to visit.

Many people came simply to wish Frye the best and out of loyalty to the very active man. Frye is an icon of North Knoxville, active with many causes including the Fountain City Lion's Club, and the crowd came and chatted with him, some bringing memorabilia for him. A veteran of the Navy during the World War II and Korea, Frye is proud of his service and proud of his service station.

It isn't often you find a business that has been open for nearly 60 years with the same owner. Frye operated service stations before the current location but has been at Broadway



PHOTO BY DAN ANDREWS.

Mayor Tim Burchett assists Mildred and Alvin Frye pump gas during Saturday's Cash Mob at the Fountain City Exxon Service Station.

and Essary Road, next to Litton's Restaurant, for 24 years.

Frye isn't just the owner; he's also the manager. He was concerned before the lease agreement was completed about his five employees but is happy to come to an agreement.

"Your margin of profit is so low in this type of business and I've got five men I've got to pay to give service here," Frye told *The Focus*. The station doesn't sell lottery tickets or beer and offers the type of traditional gas

pumping attendants that is all but forgotten at filling stations.

During our conversation outside Mayor Burchett came up.

"Alvin, you've got a cash payer," he said, explaining that he doesn't know how the transaction would work. Frye went inside and worked with the customer. He had very little time for business during the day due to the number of people who wanted to talk with him, but he had many volunteers and employees

helping out.

"I want to get a picture of you and the mayor," was a common request and both men granted every request.

One of the visitors came by driving a Mayberry Sheriff's Squad Car and Alvin posed behind the car with a gas hose, but Alvin got much more attention than the car. Another visitor was Ralph Long, a retired EXXON gas truck driver and old friend of Frye.

"I've know Alvin since 1959," he said, recalling

stories of driving the gas truck before the interstates were built. The construction of I-640 actually uprooted Alvin Frye from his gas station which was where the Broadway and I-640 is now located, that's when he moved up the road to the present location of his well-known filling station.

Inside the station, in his small office, Frye was looking through the many things people had dropped off during the Cash Mob. There was a photo of Alvin in his Navy uniform, seated

with his wife; there were metals brought by other veterans, a book of Navy ships, and many other gifts.

The Cash Mob ebbed and flowed but a crowd was always there, along with television stations and newspaper reporters. The mayor did very little politicking because, as Mayor Burchett said, the day was all about Alvin Frye and the historic Fountain City Exxon Service Station.

SCHOOL SYSTEM MAY GET ANOTHER AUDIT

By Mike Steely
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When the Knox County Commission meets in its work session Monday, October 20, it may, among other agenda items, discuss directing the Internal Auditor to conduct a performance audit of the School Nutrition Program.

Assistant school superintendent Bob Thomas confirmed in September that Jon Dickl, executive director of the school nutrition program, was placed on administrative leave with pay while the school system investigates charges involving the misuse of funds.

An internal audit would be the second such audit in recent months. Recently the internal auditor reported finding 4 problems with the school system and the use of PPU funds but found no criminal misuse. The commission approves the funding of the large system and also allocates funds for physical plant upgrades that some commissioners feel were misused for other projects.

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October is Knox County Dyslexia Awareness Month

By Sally Absher
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On October 2, Knox County Mayor Tim Burchett, Commissioner Jeff Ownby and affected families joined together to recognize National Dyslexia Month in Knox County.

Mayor Burchett presented the families with a mayoral proclamation and Commissioner Ownby presented them with an honorary Commission resolution. Also present were

Commissioner Ed Brantley, and School Board member Patti Bounds.

The National Center for Learning Disabilities explains that Dyslexia is a language processing disorder that can hinder reading, writing, spelling and sometimes even speaking.

How many of us have inadvertently "reversed" the letters in a word while reading, and laughed it off saying "I had a dyslexia moment?"



Pictured at the Kick-off of National Dyslexia Awareness Month in Knox County are, left to right, Mayor Tim Burchett, Knox County Commissioner Jeff Ownby, Knox County parent advocates Jennifer Nagel and Jules Johnson (also the founder of Decoding Dyslexia TN), School Board member Patti Bounds, and Commissioner Ed Brantley.

But for approximately 1 in 5 students, dyslexia is no laughing matter. Research has shown that 20% of American elementary school children have

significant, continuing difficulties with learning to read, reading fluency and/or reading comprehension.

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Focus on the Law

Railroad Retirement Benefits

The Federal Railroad Retirement Act was first passed in 1934 in an attempt to address the numerous challenges facing the railroad industry's private pension plans. The Great Depression had driven the industry's pension system into crisis. The planned Social Security system would not take effect for several years and would not cover work performed before 1937. The railroad retirees needed immediate assistance. After initially being declared unconstitutional, the law has been rewritten and the program transformed over the decades into their current incarnation.



By Sharon Frankenberg,
Attorney at Law

The program is administered by the Railroad Retirement Board (RRB), an independent federal agency with over 50 field offices.

Both RRB and Social Security offer retirement, disability, spousal, and survivor benefits in a somewhat similar way. These benefits are referred to as "Tier I" benefits and under the RRB take the place of Social Security. Not every worker who has paid Railroad Retirement taxes will receive benefits through Railroad Retirement. If they have fewer than 10 years of service in positions subject to railroad specific taxes (or fewer than 5 years after 1995), they

are not considered vested under Railroad Retirement and have their accounts transferred into the Social Security program. Survivor claims with railroad involvement require a finding that the RRB has jurisdiction over the deceased worker. The deceased must meet the vesting requirements just listed and be covered by RRB until retirement or death.

If this is not the case, jurisdiction lies with Social Security Administration rather than RRB.

RRB and SSA retirement benefits are generally first payable at age 62 and calculated in a similar fashion. There are several differences, however. Under RRB early retirement benefit reductions do not apply if the worker has at least 30

years of service in railroad employment. That worker could begin receiving benefits at age 60 with no age-based reduction. There is also a \$43 per month supplemental annuity payable under RRB (and not under the SSA) if certain service-related conditions are met.

While RRB and SSA use the same definition of total disability benefits and the same substantial gainful activity amount, RRB offers an occupational disability benefit that does not exist under SS. Total disability refers to inability to perform any job but occupational disability under RRB covers disabilities preventing work in an individual's regular railroad position even if he or she could perform another job. Occupational

disability may be available at any age to workers with at least 20 years of service and a current connection to the railroad industry and to workers between ages 60 and full retirement age with at least 10 years of service and a current connection to the railroad industry. The RRB occupational disability annuity is calculated in the same way as the total disability annuity. Unlike under SS, children can only receive railroad benefits if the parent is deceased. Children of retired or disabled workers can receive benefits under Social Security but not under the RRB.

RRB Tier II benefits mimic a private defined benefit pension for railroad workers and these benefits are not available under SS. The age restrictions

are the same as for Tier I retirement benefits. Tier II benefits have a cost of living adjustment. Current spouses and survivors may also receive Tier II benefits. Tier II spousal benefits are equal to 45% of the employee's Tier II benefits and the survivor benefits under Tier II vary depending upon the type of survivor.

I have attempted to share a very general introduction to the RRB. For a more thorough treatment of this subject, please read "An Overview of the Railroad Retirement Program" by Kevin Whitman, Social Security Bulletin, Vol. 68, No. 2 (2008). You should always hire an experienced attorney if you need legal services. My office number in Knoxville is (865)539-2100.

Norwood Library Celebrates 50 Years

By Mike Steely
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Last Monday was a busy day at the Norwood Branch Library. Local people were coming and going, using the computers, checking out books, asking questions, getting new library cards or renewing cards. Beginning at 2 p.m. there was even more activity as people came by to celebrate the library's 50th year at 1110 Merchants Drive.

Prior to the celebration, branch manager Laura Honiker and senior branch assistant Karan Dotson were busy with helping staff members Terry Bednarz and Miranda Reseigh with customers and with preparations for the celebration. Balloons floated outside at the entrance, banners were up, a table was decorated and cakes were waiting. One of the regulars to drop by was present back in 1964 when the branch opened.

The library at Norwood goes

back many years prior to the current building, which was built while John Duncan, Sr. was mayor. The library's legacy began about 1955 thanks to the efforts of Mrs. Sylvia Hunter. Through her efforts, a small library was located at Kent McClain's Nursery at the corner of Clinton Highway and Merchants Road. The library then moved to the Norwood Civic Club and Mrs. Mary Shipe was elected as librarian.

At first the library was only open a few hours a week.

The library continued to grow in the number of books and the number of people using the library and, by 1957, the facility was open 20 hours a week.

After Norwood was annexed into the city the present facility was built and dedicated in 1964. Rev. James McCluskey, pastor of the Wallace Memorial Church, give the invocation.

Obviously the services the library now offers are much



PHOTO BY MIKE STEELY.

The staff at the Norwood Branch Library prepare to celebrate the library's 50th year. Pictured left to right are Laura Honiker, Branch Manager; Karan Dotson, Senior Branch Assistant; Terry Bednarz, Desk Assistant; and Miranda Reseigh, Branch Assistant.

different than 50 years ago. There're videos you can check out, you can use the computers there to go online, and you can ask that books housed at other libraries be sent to Norwood. There are also story times for children and other events.

The Norwood Branch Library is open Tuesday, Wednesday, Friday and Saturdays from 9:30 until 5:30 and Noon to 8 p.m. on Mondays and Thursdays. You can call them at 688-2454.

SCHOOL SYSTEM MAY GET ANOTHER AUDIT

Continued from page 1

However, no agenda item for the workshop or regular meeting about the PPU finding appear on the agenda. Any commissioner may bring the matter up during the meeting. At present it looks as if the PPU audit may first go to the Audit Committee and then to the commission.

The internal audit of the nutrition program has been requested by the audit committee.

The commission will also discuss moving the regular monthly meeting to 5 p.m., followed by the regular Zoning meeting. The Beer Board meeting would be held at 4 p.m. There appears to be some opposition to moving the meeting, normally held at 1:45 p.m., but the idea is to have the meeting late enough that working citizens can attend. The Rules Committee asked for the discussion.

They will also discuss approving a grant contract with the state for \$4,250,000 for funding the new Knox County Regional Forensic Center, accepting \$2,000 from Farragut for the 2014 Knox County Fall Fire Prevention Festival, and approving the Cumberland Avenue Redevelopment and Urban Renewal Plan containing a tax increment financial provision so state and federal grants can be sought.

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Publisher's Position

Jamie Rowe Best Choice for School Board



By Steve Hunley, Publisher
publisher@knoxfocus.com

this office.

Jamie Rowe would be an outstanding candidate for any office, especially school board. Ms. Rowe has been involved in various community groups for decades. Jamie Rowe has stood up for homeowners and neighborhoods for years. Rowe has been tireless in her efforts to see that local government works efficiently and effectively for the public.

Jamie Rowe will help to restore credibility and accountability in the school system, an entity that currently spends over half a billion tax dollars annually. Rowe has been completely forthright in her campaign, taking stands on issues big and small. Jamie Rowe has publicly stated that if the issue was before the board she would vote to dismiss

superintendent Jim McIntyre. She has also stated that she would not have supported the recent extension of his contract. Rowe has also said the board should be more careful with the money it spends before asking county commission for additional funds.

The school folks, as we all know, have asked for a tax increase every year for as long as I can remember. I hope you are sitting down when you read this because this coming year they seem poised to ask for at least \$50 million new tax dollars, which would require a whopping 22% increase in the property tax rate.

Of all three candidates, Jamie Rowe is clearly the most qualified and fiscally conservative. She would

not be another rubber stamp for McIntyre like the previous board member. Not surprisingly, Sanger has the endorsement of the recently departed board member. So, it is fair to state that Sanger is the "more of the same" candidate in the race. Sanger has also ducked debates with Jamie Rowe and not taken any stand on any issues. Sanger has offered little or nothing in her public pronouncements to indicate what she would do on the board of education, except for being another rubber stamp for whatever superintendent McIntyre wants.

Dorsey has made even less of an impression in the race. Dorsey was a candidate for school board in the 7th district (before redistricting) four years

ago, losing then to Kim Sevrance. Both Dorsey and Sanger back McIntyre.

Jamie Rowe is fiercely independent, highly intelligent, and amazingly well informed. Rowe has diverse support from highly visible Republicans, Democrats and Independents alike. Jamie Rowe has worked in our community for years and is about as far from any special interests as one can get and still be on the same planet.

Jamie Rowe supports teachers being able to teach and opposes the dictatorial measures forced upon them by McIntyre. Many of us have not forgotten that more than seventy percent of our teachers indicated in a recent survey done by McIntyre that they feel that Knox County Schools is NOT a good place to work

and learn.

Transparency and accountability are absolutely crucial in any government entity, especially one that spends half a billion taxpayer dollars yearly. Rowe believes the public's business should always be done in public and not "behind closed doors."

We desperately need people who are independent-minded on the board of education, who will answer to the people who elected them, not to an appointed superintendent. We need Board of Education members who cannot be controlled by the Chamber of Commerce and wealthy elitists, most of whose children attend or have attended private schools anyway.

We need Jamie Rowe.

SPEAK Endorses 2nd District Candidate Jamie Rowe on the Issues

Two days before the start of early voting, and less than one month from the November general election and all is quiet in Knoxville.



By Sally Absher
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Not that the reelection of Governor Haslam, Senator Alexander, or Congressman Duncan is in any real danger.

One of the races that should be getting a lot of attention is the special election for the Board of Education 2nd District seat vacated by Indya Kincannon.

SPEAK (Students, Parents, Educators Across Knox County) has been paying attention. All three candidates submitted responses to the SPEAK questionnaire. Last week, SPEAK Co-President Dave Gorman issued the following endorsement:

"After careful deliberation of the qualifications of all the candidates, the leadership of SPEAK is endorsing Jamie Rowe for the 2nd District seat. We feel she is best qualified to represent the interests and concerns of students, parents, teachers, and the community of the 2nd District, and Knox County in general.

Jamie Rowe has always done her own research, even hiring experts, at her own expense, to get unbiased and accurate information. She will ask questions and verify the answers given. Jamie listens and acts. Her community leadership in the 2nd District is unequalled. Her campaign website speaks to the real issues and concerns of students, parents, teachers, and taxpayers.

Issues matter most. With Jamie Rowe we have a candidate that will speak to the issues. SPEAK endorses Jamie Rowe because she is the only candidate to date who has expressed what the issues are and what she thinks should be done about those issues. It is this leadership that we find to be the deciding factor for endorsement."

Two of the three candidates declared their intent to run early on. Jamie Rowe was the first to file, and Tracie Sanger committed soon after. Sanger originally applied for the interim position held by John Fugate, but changed her mind, deciding instead to run in the November special election.

Charlotte Dorsey, who referred to herself on Inside Tennessee as the "invisible candidate," filed her petition with the election commission at around 9:30 am on September 10 (the deadline was noon). Dorsey also applied for the interim position, and indicated at that time she

hadn't decided" if she was going to run in the election or not. The May and August elections, plus the appointment of J. Fugate, turned a board that consistently voted 8-1 with Superintendent Dr. McIntyre to one that was more likely than not to vote 5-4 against him. The new BOE members also elected Mike McMillan as Chairman.

It's all about counting to five. It is no secret that the November special election for the 2nd District seat could maintain the current balance, or flip it back to a 5-4 pro-McIntyre board.

But it's not about Dr. McIntyre anymore. He works for the BOE, not vice versa, and the new BOE made that very clear in their first few meetings. What McMillan, J. Fugate, Terry Hill, Patti Bounds, and Amber Rountree have brought to the BOE is reasoned debate and a welcome focus on issues.

What do the 2nd District candidates say about the issues? We queried their campaign websites and Facebook pages. You will have the opportunity to see all three candidates Monday Oct. 13, at the League of Women Voters Candidate Forum - 6pm at the Christenberry Community Center.

Tracie Sanger's website (traciesanger.com) lists her primary qualifications as "educator and parent."

She says, "I'm not a politician, and I'm committed to doing what's right for our children and our school system." She adds, "there is too much bickering and finger-pointing by our elected officials."

Sanger's campaign Facebook page is full of photos of cute kids with her political signs. And she posted that her signs are being taken.

Charlotte Dorsey has a campaign Facebook page created on September 18. A recent post says "New chair elected for KC Board of Education. Guess what? He agrees with me that it is too expensive to get rid of the superintendent."

She also posts "My political signs will be ready tomorrow. I dislike this part of campaigning because of the visual pollution signs create. I will not put out as many as my opponents." And she defends the comment she made that "Dr. McIntyre has done some wonderful things."

Jamie Rowe wins the website award (jamirowe-forschoolboard.com). Her website is easy to navigate, and has pages for concerns, media, plans, platform, qualifications, and resume.

The most important concerns, according to Rowe, are making students and learning (not tests) as the top priority; teacher evaluations and board representation; equitable educational

experiences across Knox County; wise use of financial resources, and building repair and maintenance.

For each of these, she lists specific solutions. For example, on teacher evaluations and board representation, she says, "I will work to implement a better evaluation process with course-specialized educators, add a teacher representative to the board, changes in the observation process, and stop SAT-10 tests of kindergarten through second grade."

(The SAT-10 test is not a state-mandated assessment, and many researchers say it is not appropriate or reliable for children 8 and younger.)

Rowe's "media" page contains links to recent articles and interviews, including the October 5 Inside Tennessee segment; articles in the Shopper News, Knoxville Focus, and News-Sentinel; and a link to a September 24 Rude Awakening (94.3 FM) interview.

The "plans" page shows real commitment to the 2nd District. She says she will use 20% of her salary to purchase books for 1st and 2nd graders to keep and take home with them. She pledges to host monthly meetings in the district, so parents and teachers can voice concerns about issues. She will have a dedicated phone line ONLY for school issues.

Rowe's platform is simple.

She supports strong public schools; open dialogue with teachers; restructuring teacher evaluations to be fair and accurate; equitable educational experiences across Knox County, and transparency in all school board issues.

Jamie Rowe has unique experience that makes her qualified to serve on the school board. Her experience working with several Commissioners on different issues will allow her to build on those relationships as decisions are made about important issues such as school funding.

As SPEAK said in their endorsement last week of Rowe, "Issues matter most."

Others have endorsed Jamie Rowe as well. Gloria Johnson, a teacher and state representative, said, "Jamie is my choice, she is great at research, is extremely fair, and has done amazing work in our schools as a volunteer."

Lauren Hopson, who one year ago initiated the army of teachers, students, and parents speaking out at BOE meetings commented, "If I lived in District 2, I would personally vote for Jamie."

Early voting begins October 15 and runs through October 30. Election Day is November 4.

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Remembering Lloyd Daugherty

By Focus Staff

During mid-afternoon on Fri., Oct. 3, the news of Lloyd Daugherty's death began to circulate. Politicians of all shapes and persuasions were asking, "Did you hear about Lloyd Daugherty?" Many didn't learn the news until the beginning of the next week. Perhaps some are learning from reading this post.

He was born, Lloyd Charles Daugherty, Jr.

and died on Oct. 3, 2014 at age 56, at Vanderbilt Hospital after an extended illness. His heart stopped and the doctors tried for 25 minutes to revive him without response. For those that knew him personally, it was well known that his health had been in decline for some time.

He was a veteran in the media. He hosted "The Dixie Angler," where he talked about fishing and sometimes more about good places to eat catfish. His radio talk show, "The Voice," was a popular radio show that combined politics, local guests, and lots of Jerry Lee Lewis music.

Daugherty helped found The Tennessee Conservative Union in 1977. This group may be best known for its advocacy to help unseat former state Supreme Court Justice Penny White in 1996 during a retention election, and for constantly



opposing a state income tax in Tennessee.

His longtime companion, Keitha Kelley, made the initial announcement on her Facebook page: "With a breaking heart, I tell you that this morning (Oct. 3) Lloyd, to quote Ronald Reagan 'slipped the surly bonds of earth to touch the face of God.' His heart stopped and the doctors tried for 25 minutes to revive him without response.

The pain and suffering he has so bravely endured is over. He is with his beloved father and grandparents. He still missed them as if they were only gone a day. And so will I miss Lloyd the same way"

Daugherty's close friend, Kelvin Moxley, wrote this: "Lloyd Daugherty had a lasting influence on the political scene in Tennessee. Although this is an area of endeavor which is frequently notable for individuals who are guided by looking out for their own purely selfish motives and who are willing to compromise their principles for personal gain, Lloyd Daugherty was one of those rare individuals who always acted with total integrity and sincerity. I am very fortunate to have known him. He will be greatly missed.

Lloyd Charles Daugherty, Jr., was buried Tuesday at Woodhaven Memorial Gardens.

October is Knox County

Dyslexia Awareness Month

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Statistically, that means approximately 5,500 of the 27,517 elementary school students in Knox County may have some form of dyslexia. Most are not identified. But according to Learning Ally (learningally.org), the most prominent sign of dyslexia is difficulty in learning to read.

Dyslexia arises from difficulties or inefficiencies in the brain in analyzing and processing individual letter sounds (called phonemes), despite average to above average intelligence.

Dyslexics have problems blending phonemes into words at a speed that allows comprehension and fluency.

People with dyslexia may have other language-related deficits such as understanding rapid speech, difficulty in following complex instructions or trouble remembering things in correct sequence.

Under the Federal Individuals with Disabilities Education Act (IDEA) law, states are required to recognize dyslexia. But many schools in Tennessee tend to label children with dyslexia under the broad umbrella of "specific learning disability" (SLD) instead of identifying the disability as dyslexia.

United States Code (20 U.S.C. §1401 [30]), defines SLD as follows:

"A disorder in one or more of the basic psychological processes involved in understanding or in using language, spoken or written, which disorder may manifest itself in the imperfect ability to listen, think, speak, read, write, spell, or do mathematical calculations... Such term includes such conditions as perceptual disabilities, brain injury, minimal brain dysfunction, dyslexia, and developmental aphasia.

But, the reading interventions that help a child with dyslexia are as specific as the label itself.

Sally Shaywitz, M.D., is the Co-Director at the Yale Center for Dyslexia and Creativity. She testified at a U.S. House of Representatives Committee on

Science, Space, and Technology hearing last month on "The Science of Dyslexia."

According to Shaywitz, "learning disabilities are comparable to what in medicine are referred to as 'infectious' diseases, while dyslexia is akin to being diagnosed with a strep throat – a highly specific disorder in which the causative agent and evidence-based treatment are both known and validated."

She said, "It is imperative that teachers and parents learn about the powerful science of dyslexia, know how to identify dyslexia early on and to provide evidence-based methods to teach dyslexic children to read. We must not give up on teaching reading and limit a child's future options. Education must, and can be, aligned with science."

Jules Johnson, founder of Decoding Dyslexia TN, and Jennifer Nagel, founder of the soon-to-be launched Dyslexia Spot, are two Knox County parents who have become advocates for recognizing and treating dyslexia. Johnson also serves on the Tennessee Dyslexia Legislative Alliance.

Both Johnson and Nagel have children with dyslexia, and have struggled to find the resources for their children. Tennessee schools do not specifically test for dyslexia, but they will do an evaluation to see if a child qualifies for services.

The trouble is that many children with dyslexia will not qualify for services or accommodations. The small percentages who do qualify are often not placed in a program that has been researched based specifically for dyslexia.

When asked about programs in Knox County schools, Johnson said, "Actually, KCS has a few programs in place now that are pretty good for elementary, but I would like to see them add more middle and high school programs."

She adds, "This is just not about reversals! Does your child struggle with recognizing the letters of the alphabet? Spelling? Left vs right? Tying shoes? Slow

reader compared to same age peers?"

"Those are the weaknesses, but also look for the strengths. Most children with dyslexia have large vocabularies, above-average creativity, and excellent engineering skills. For example, many can build Lego sets meant for children twice their age without ever looking at the directions."

Nagel would like to see more schools use the very effective Orton-Gillingham (O-G) reading approach. It is language-based, multi-sensory, structured, sequential, cumulative, cognitive, and flexible. It employs visual, auditory, tactile and kinesthetic teaching techniques, and involves the explicit and systematic teaching of language sounds (phonemes) / phonemic awareness.

Johnson concludes, "We must identify these kids earlier. My child was not diagnosed until he was almost 8 years old. Dr Shaywitz says early intervention is key, and dyslexia can be identified at age 5."

This week, Wednesday October 15 is recognized as National Dyslexia Awareness Day. The October 15 date was chosen to signify that 1 out of every 5 children has some form of dyslexia.

Although the official dyslexia color is silver, red was chosen for this day as part of the "redeem red" campaign. Too often, dyslexic relate the color red to the multiple corrections on their papers and tests. And, as Johnson says, "Children are the silver lining in sea of red ink."

You are encouraged to wear red on October 15 to help spread awareness of dyslexia. If you would like more information, the Learning Ally website (learningally.org) has several useful tool, including an online dyslexia screener and free parent support specialists (they are not advocates, they just point parents to resources)

If you have questions or wish to get involved locally, contact Jennifer Nagel at jranagel@comcast.net.

The never-ending Sign Ordinance

By Mike Steely

steelym@knoxfocus.com

Continuing what may be a long-running and seemingly never-ending pursuit of understandable sign ordinances, the Metropolitan Planning Commission spent an hour or so last Monday in their agenda review meeting discussing the ordinance. The Neighborhood Advisory Council spent an hour Wednesday on the same issue and, when it got to the regular MPC meeting Thursday, the planners postponed it.

Again. Much of the discussion and confusion in the workshop came over window signs. MPC Director Mark Donaldson said that business windows covered with signs can be a matter of public safety and that businesses windows completely covered with signs are less safe and that law enforcement cannot see inside the buildings.

After being asked several questions by the commission, Donaldson said that temporary signs, like school homecoming signs, wouldn't violate the new agreement. Ideally, if adopted, the ordinance would allow the windows to have signs that cover about 25% of the window.

He said that he got a new perspective after driving through Knoxville.

"Once you start looking at window signs, you drive through the streets differently," he said.

He also said, after being asked what defines a sign, that any display that is an advertising is a sign.

One MPC member said that local sign companies want some type of ordinance adopted so they will know what and what is not permitted.

Asked if signs at athletic fields, like high school football or soccer fields would be legal under the proposal, Donaldson said that if the signs face the field they would be allowed. If they faced the parking lot or street, they would require a permit.

It was also mentioned that the city may have its own plan for signs although it was the city council that had asked MPC to look into the matter.

Other parts of the multi-paged proposal about signs were asked about, including

needing to get a permit for a human billboard, like the "Statue of Liberty" sign walkers. Donaldson said that if the person is paid to be on the sidewalk to advertise a business, a permit would be required.

The discussion in the Neighborhood Advisory Council meeting Wednesday was about the height of signs. Councilman Duane Grieve, who chaired the Task Force on Signs, met with the council. He said the Task Force came up with proposals which went to the MPC staff where additional provisions were created. Grieve said the "patchwork" of sign ordinances in the past has been reorganized and that some provisions are controversial.

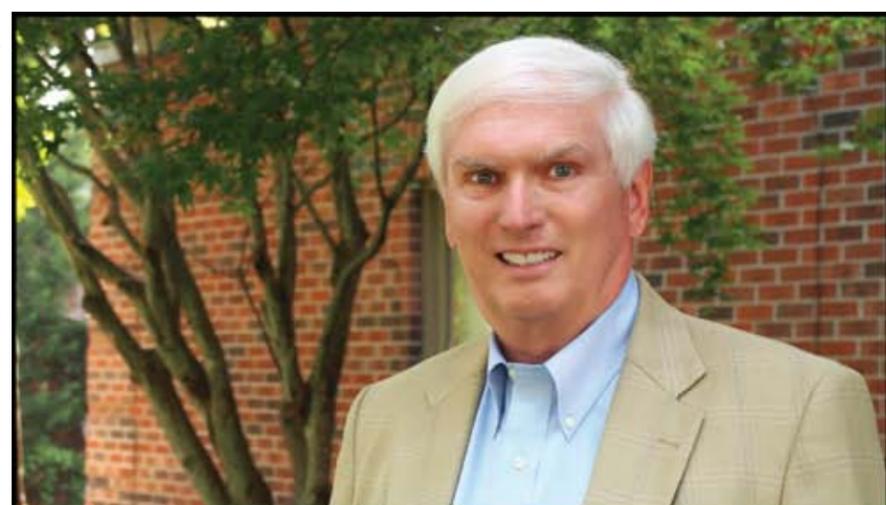
The advisory council voted 9-2 to recommend adoption of sign heights recommended by Scenic Knoxville that restricts the tallest ground or pole signs to be 25 feet within 500 feet of an interstate or 20 feet adjacent to an interstate. The Scenic Knoxville proposal also included all ground pole signs from all other city streets.

The proposed sign ordinance will probably lead to a confrontation between business proponents and neighborhood and environmental groups. While the neighborhood groups decided to send a spokesperson to the MPC regular meeting Thursday they had no need to speak because the sign ordinance was only briefly discussed before being postponed until the planner's November meeting.

MPC commissioner Bart Carey moved to postpone the issue and the MPC asked the staff to come back with a comparison between what the Task Force proposed and what the MPC actually presented.

"Did you go outside the bounds?" MPC commissioner Art Clancy asked Donaldson, referring to changes made in the proposal after the Task Force completed its recommendations. Donaldson said there were changes and recommendations on some sign issues where the Task Force had no agreement.

The MPC will meet for about an hour on Thursday, October 30th, directly with Donaldson on that matter. Chairperson Rebecca Longmire asked Donaldson to post the comparison on the MPC website.



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Our Neighborhoods

LOST KNOXVILLE

By Mike Steely
 steelym@knoxfocus.com

What's missing from this picture?

What was there before that parking lot? Wasn't there a building there before?

So many of our landmarks have disappeared over the years. There's a Joni Mitchell song that says "pave paradise, put up a parking lot" and that is what has happened to many of the iconic buildings in Knoxville.

Two University of Tennessee graduate students have created an interesting and useful presentation that focuses on what used to be and what is now in downtown Knoxville. They went around the city taking photos of parking lots and then researched to see what occupied the sites in past years.

"Lost Knoxville" is the result: a presentation and internet site (lostknox.tumblr.com) that pictures the buildings that had graced modern day parking lots. The students, Jared Wilkins of Knoxville and Whitney Manahan of Bristol, shared the photos and lots of information on the former buildings with the Historic Zoning Commission recently.

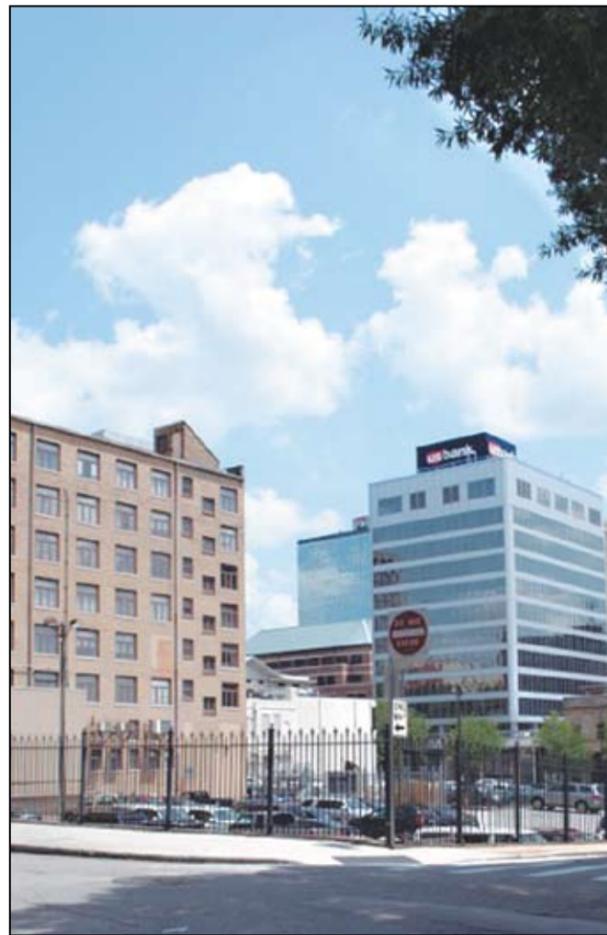
The reaction by the historic preservationist was immediate, telling the students the presentation needs to be made to the city council and county commission.

"Every parking lot downtown was once a building," Manahan said.

The students have created an app for telephones that allows a walking tour of the former building sites.

"There's not really a parking problem downtown," she said, noting the number of parking lots on a couple maps they included in the presentation, asking "Why have we not built anything to fill the gaps?"

"We started LostKnox as part of a seminar class with a visiting



The Sprinkle building at the corner of Walnut and Union in downtown Knoxville, before and after. (Photos courtesy of Whitney Manahan)

professor from LA, Larry Scarpa. He proposed an interactive, design-built project in which we would create a visual installation in downtown Knoxville that would provide some sort of service for the community," Manahan told *The Focus*.

"Jared and I decided to work within the realm of educating the public on Knoxville's history. This was based on previous research I had done for work (Dewhirst Properties) utilizing the Calvin M. McClung Collection at the East Tennessee Historic Society," she said.

She had seen photos of many buildings that no longer existed downtown.

"We were required to pick a site

but as we continued to research we realized that every parking lot in downtown was once a building. We knew the project would be bigger than one installation at one site, so we created a blog with an interactive map to cover a greater amount of information," she said.

The two students also created the pluxi-glass info plaques and installed those on city street signs next to the surface parking lots, showing passers by an image of the historic building that once stood where the lot is now located. The plaques carry the ironic tagline "You Are Here."

"We finished the project for class in May and were asked to present the project to Pecha

Kucha Knoxville in August," she said. Pecha Kucha Night is a presentation of 20 slides for 20 seconds each with a live narration. The works are Japanese for "chit chat" and the public presentations have caught on and are held at various places around town. Ashley Pace with PKN Knoxville told *The Focus* that the next event will be at the Relix Variety Theater in Happy Hollow on November 11.

The presentations have been giving some attention to presenters..

"We were immediately contacted by various groups asking us to present again including Knoxville's Historic Rezoning Commission and the Knox

Heritage Board. There has been continuing interest by many parties and we hope LostKnox will continue to help the preservation efforts," she said.

The students also created density diagrams comparing 1935 to 2014. She said that even knowing the number of lost buildings they had seen during the project the density diagrams were "still quite shocking to us."

The Historic Zoning Commission discussed the possibility of having the presentation made to both the county commission and the city council.

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Cedar Lane Church Rezoned for Offices

By Mike Steely
steelym@knoxfocus.com

"It hasn't been a church since 1985," Cindy Bradley told the Metropolitan Planning Commission Thursday. She said it has been used and is "grandfathered" for offices since then and she wants it to be zoned for offices. The former Presbyterian Church on Cedar Lane just east of Rowan Road has been in a Civic/Institutional Zone and a portion of the property is in an R-1 (residential) zone.

Bradley, of Signature Homes, owns the church and has her offices there. She wants the "office" zoning so she can place a monument-type sign out front. But the idea of extending any zoning other than residential is opposed by some people and two members of the Fountain City Town Hall association spoke during the MPC meeting.

Charlene Malone said that granting rezoning should be tabled or denied because the former church is surrounded by residential properties and that the dividing line in that neighborhood (Inskip) between commercial and residential has always been the railroad tracks west of Rowan Road.

Charlotte Davis said that there's a danger in entering traffic there and the rezoning would lead to other requests to rezone along the busy corridor. MPC commissioner Michael Kane agreed and asked if an additional study of the request might be considered.

Bradley countered that buildings zoned for offices generate less traffic than residential zoning and that the use of the building for an office has been "grandfathered."

Chairperson Rebecca Longmire commented that the area along Cedar Lane might be in a "trend to allow mixed uses."

"I live in Inskip and the

neighborhood association has not objected. My office is there (in the church)," she said, noting that the MPC staff had recommended approval with a couple of conditions.

Despite some objections from some MPC members the motion to revise the North City Sector Plan for the Church to officially be rezoned as an Office passed 8 to 6. The rezoning of some of the church property was rezoned from R-1 to O-1 (Office) with the rear of the church lot remaining R-1 (Residential), with 4 "No" votes.

The rezoning now goes to city council for consideration.

The MPC also approved expansion of an animal Boarding and Grooming Service and the addition of a Self-Service Dog Wash in the existing A (Agricultural) zoning on the southeast side of Old Maynardville Road southwest of Quarry Road.

Cheri Roop requested permission to expand the boarding company and John Sweet, a neighbor, appeared in objection. Roop said her business had merged with Paws and Claw, Inc., and needed the expansion. She said she had been in business since 1998 without a single complaint.

The MPC placed nine restrictions on the expansion and Ms. Roop said the expansion toward the nearest house would face away and the rear yard wouldn't be used as a dog run.

In other business the planners postponed a discussion of a new Dollar General Store on Piney Grove Church road and tabled the rezoning of a large track of land off Merchant Drive owned by the Tanasi Girl Scout Council.

The MPC also authorized, without discussion, the use of the Old Moses School in Mechanicsville for the Emerald Charter Schools and authorized expansion of the Knox County Association of Baptists on West Scott Avenue.

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<p style="text-align: center; font-weight: bold; font-size: small;">Beef Franks 16 Oz.</p>  <p style="text-align: center; color: red; font-size: 2em; font-weight: bold;">\$1.79</p> <p style="font-size: x-small; color: blue;">COMPARE AT \$1.98</p>	<p style="text-align: center; font-weight: bold; font-size: small;">Assorted Frozen Soups 8 Oz.</p>  <p style="text-align: center; color: red; font-size: 2em; font-weight: bold;">3/\$1</p> <p style="font-size: x-small; color: blue;">COMPARE AT \$2.24</p>	<p style="text-align: center; font-weight: bold; font-size: small;">Assorted Hummus 10 Oz.</p>  <p style="text-align: center; color: red; font-size: 2em; font-weight: bold;">2/\$1</p> <p style="font-size: x-small; color: blue;">COMPARE AT \$4.48</p>

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SELLING HOMES IN TENNESSEE

'Mr. Speaker'

Cactus Jack: John Nance Garner of Texas

Pages from the Past



By Ray Hill
rayhill865@gmail.com

John Nance Garner of Texas was one of the most colorful politicians of the twentieth century. It was Garner who made one of the most oft-repeated comments about the vice presidency. Garner described the office as not being "worth a bucket of warm spit", yet the actual quote, according to Garner's biographer, Congressman O. C. Fisher, was the vice presidency was not worth a "warm bucket of piss."

There were some equally colorful descriptions of John Nance Garner himself.

Labor leader John L. Lewis once denounced Garner as a "labor-baiting, poker playing, whiskey drinking, evil old man."

Garner, with his white hair, untamed bushy eyebrows, and an ever-present cigar thrust between his teeth, was a fixture in Congress for decades. Despite his earthy and often profane language, John Nance Garner was successful in business and remarkably well tailored. Garner was one of those rare politicians who actually had been born in a log cabin on November 28, 1868 in Blossom Prairie, Texas. Garner's father, John Nance Garner, III, had migrated to Texas from Tennessee after having served in the Confederate Army during the Civil War. Garner's mother, Sarah, strongly encouraged her son to get as good an education as possible and young John Nance Garner followed her advice and attended Vanderbilt University. Oddly, Garner remained at Vanderbilt for a single semester before deciding to return home to Texas where he "read the law." Garner won admission to the Texas Bar in 1890 and commenced the practice of law.

In 1892, John Nance Garner moved to Uvalde, Texas where he would live for the rest of his life. Garner became quite successful not only through his law practice, but also by acquiring real estate. Throughout the years, Garner continued to add to his real estate holdings and started his own title company.

Garner's mind was not entirely on business or improving his lot in life in 1895, when he met Mariette Rheiner. It must have been a difficult courtship for "Ettie" had not initially approved of John Nance Garner. In fact, Ettie opposed Garner when he ran for Uvalde County judge because she had heard rumors the candidate enjoyed strong drink and liked to play poker, both activities she frowned upon. Garner's fondness for whiskey and playing poker were hardly rumors,

but rather two of his favorite past-times. Yet somehow Garner managed to win over Ettie Rheiner and they were married. The Garners had one child, a son, Tully, who was born in 1896. The marriage between John and Ettie would endure to the end of Ettie's life and she would be more than a wife to her husband. Ettie Garner would be her husband's chief confidant and his paid personal secretary throughout his years in the nation's Capitol.

In 1898, John Nance Garner ran for and won a seat in the Texas House of Representatives. Serving two terms, Garner was not an especially active legislator, although he won the nickname of "Cactus Jack" for his sponsorship of a bill to make the cactus the Texas state flower. The nickname stuck with Garner for the rest of his life.

Garner did become the chairman of the committee charged with redrawing the Congressional districts for Texas and he worked hard to keep San Antonio out of the new Fifteenth district. The Fifteenth district was a sprawling affair that comprised most of south Texas. The borders of the district ran from Del Rio on the Rio Grande River to Brownsville and then on to Corpus Christi on the Gulf of Mexico. Obviously the new district would need a congressman and evidently Cactus Jack had someone in mind: himself. Garner ran for Congress and managed to win the Democratic nomination over a field of strong challengers, including some who had far more experience as officeholders than he had.

When John Nance Garner arrived in Washington, D. C. in March of 1903, there were no Congressional office buildings. Garner and his wife settled into a modest boarding house, which also served as his office. Coming from a region that valued incumbency and seniority, Garner stayed in Congress until his election as vice president in 1932. By 1911 Garner had been chosen to serve as the whip for his party and by 1929, he had risen to become Minority Leader.

Nicholas Longworth of Ohio was Speaker of the House and was a genial, erudite fellow with a known fondness for both alcohol and women. Longworth was perhaps even more famous for being the husband of the sharp-tongued Alice Roosevelt, the eldest daughter of the late President Theodore Roosevelt. Longworth was ailing in 1931 and died of pneumonia while visiting the South Carolina estate of financier Bernard Baruch. Several other



FROM THE AUTHOR'S PERSONAL COLLECTION.

Vice President John Nance Garner of Texas cleans off his desk, 1935.

congressmen died that year and Democrats fared well enough in the resulting special elections to give them a narrow majority in the House of Representatives. That same majority elected John Nance Garner Speaker of the House.

Garner was very popular with his colleagues and it was the Texan who started the tradition of inviting select members to join him at his "Board of Education" in his hideaway office for a libation after the close of business. It was a daily ritual for the Speaker who would murmur he feared a snake might bite him and likely ought to imbibe the cure before the worst could happen. Another favorite phrase for Speaker Garner when thirsty was to announce to his friends, "It's twelve o'clock somewhere," which meant it was time to open the bar.

Garner's other favorite activity was playing poker with friends and lobbyists, oftentimes for high stakes. Garner won far more often than he lost and some grumbled the poker games were merely opportunities for lobbyists to lose money and perhaps influence the powerful Speaker. One of Garner's good friends and successor as Speaker, Sam Rayburn of Texas, would revive the "Board of Education" during his own long tenure.

With the onset of the Great Depression, President Herbert Hoover's popularity had all but evaporated. Just about every Democrat in the country believed Hoover would lose his reelection bid in 1932. The leading contender for the Democratic presidential nomination was New York governor Franklin Delano Roosevelt, who had been, more or less, an open candidate since his reelection in 1930. A host of other candidates coveted the nomination, including the 1928 nominee, Al Smith of New York. Yet it was John Nance Garner who became FDR's most serious rival for the nomination and it was Garner who dealt Roosevelt perhaps the most serious setback to his campaign by defeating the New Yorker in the California presidential primary. Garner remained in Washington during the convention, but he held the support of the large California and Texas delegations.

Roosevelt started the balloting well ahead, but there were beginning to be cracks in the foundation

of FDR's support. While Roosevelt clearly had the support of a majority of delegates, party rules required a two-thirds majority to win the nomination. It was that same rule that had cost Speaker Champ Clark the Democratic nomination in 1912 and led to the eventual nomination of New Jersey governor Woodrow Wilson.

Delegates were becoming restless and it was quite possible the party might yet turn to a dark horse candidate. Garner had the support of press lord William Randolph Hearst, who owned a chain of newspapers all across the country. Hearst disliked FDR and considered the New Yorker's possible foreign policy suspect, but the magnate was frightened by the prospect of the nomination going to another candidate who was for a League of Nations. Hearst urged the Speaker to drop his bid for the nomination and Garner agreed and released his delegates, who promptly backed Roosevelt. FDR then named Garner as his running mate.

John Nance Garner never really wished to be vice president and as very reluctant to leave the Speaker's chair and it took some convincing and more than a few appeals to his sense of party loyalty to get him to change his mind. It was a decision he regretted for the rest of his life. Many years later, Garner told one writer, "When I was elected vice president of the United States, it was the worst thing that ever happened to me."

Yet the Roosevelt - Garner ticket was quite likely the strongest the Democrats could have fielded that year. Still, John Nance Garner was taking no chances; he was a candidate for reelection to Congress in Texas, while his name appeared on the ballot for vice president.

Roosevelt and Garner easily beat President Hoover and his own running mate, Charles Curtis of Kansas. It was John Nance Garner who helped to change the vice presidency from a mere ceremonial post to a position of some influence. Garner was highly personally popular with members of both the House of Representatives and the United States Senate. Likely no modern vice president has ever been more influential with senators in particular than John Nance Garner. Roosevelt, fully

understanding Garner's popularity and usefulness, sought out his vice president's views at Cabinet meetings and the Texan helped to pass much of the early New Deal legislation.

Despite his considerable influence, John Nance Garner did not take either himself or his office too seriously. Garner oftentimes made fun of the vice presidency. Once, when meeting a circus clown, Garner told the astonished performer, "I am vice president of the United States. You'd better stick around a while, you might pick up some ideas."

Initially, Garner and Roosevelt enjoyed a warm and cordial, if not close, personal relationship. Garner joked, "Our firm has two members. The senior member does all the talking and I do all the work."

Garner was viewed warily by much of Roosevelt's "brain trust", a group of idealistic and, for the most part, young academics who were excited to be part of the government and thought they were going to change the world. Many found the crusty, plainspoken Texan downright distasteful. The blunt, imminently practical politician from south Texas was hardly their own kind. The professors were suspicious John Nance Garner was no true liberal and they were right. Garner was neither a typical Southern politician from the glory days of demagogues who could orate as easily as they breathed air; John Garner did not look back to the glories of the "lost cause" of the Civil War, but rather looked to the future. Garner was friendly to business, conservative in his outlook on government spending, and was quickly becoming disillusioned with the New Deal.

Vice President Garner was horrified when FDR sought to enlarge the United States Supreme Court, as Roosevelt was boiling mad over the high court having struck down several pieces of New Deal legislation. Republicans wisely chose a strategy of allowing Democrats in the Senate to fight amongst themselves. As the court-packing bill was being discussed, Garner descended from the presiding officer's rostrum, scowling and holding his nose. Virtually no one misunderstood that particular message. Garner abruptly decided he needed a vacation as

Roosevelt's court packing bill was debated. Garner and Ettie packed up and went back to Uvalde.

It was Garner who finally told Roosevelt the court legislation was dead in the Senate.

"Well, Cap'n, do you want it with the bark on or off?" Cactus Jack demanded.

Roosevelt manfully replied without the bark.

Garner bluntly told him the court-packing bill was utterly dead.

Later, a vengeful FDR sought to purge some of the senators who had defied him inside Democratic party primaries, a notion John Garner thought foolish and unnecessary. Relations between Garner and Roosevelt went from warm to glacial. There was more than one shouting match during Cabinet meetings.

When Garner thought FDR was intriguing to win a third term, he announced his own candidacy for the Democratic presidential nomination in December of 1939. Roosevelt joked to his Cabinet members they had likely heard Garner had "thrown his bottle - - I mean his hat, into the ring."

Garner ran in several presidential preference primaries, but lost to the still undeclared FDR, who was waiting to be drafted. Garner won 61 votes at the 1940 Democratic National Convention. Seventy-two years old, John Nance Garner had decided to go home to Texas. He attended the swearing-in ceremonies for Roosevelt as well as the new vice president, Henry A. Wallace of Iowa. After that, Garner and his wife boarded a train bound for Uvalde and their stone mansion. Cactus Jack vowed he would never again return to Washington, D. C. and he kept his promise for the rest of his long life.

Garner returned to his business activities, visited with friends, played the host to scores of folks, fished, hunted, and smoked cigars. FDR made a point to visit with Garner while traveling through Texas in 1942. Harry Truman paid a social call in 1948 while campaigning in Texas. Ettie Garner died that same year, leaving a void in Garner's life that remained with him until the end of his days.

Garner donated the beautiful home they had built to the City of Uvalde to honor his late wife's memory. The former vice president moved to a smaller house on the property to live simply. Garner was also very generous with his money, giving away more than a million dollars, but he refused the request of the University of Texas to acquire his personal and political papers. Instead, Cactus Jack had a bonfire in his backyard and incinerated decades of history.

John Nance Garner remained something of a living icon in his native state and his birthday became an annual occasion for politicians, aspiring politicians, friends and plain old folks who just liked the crusty Texan to gather together.

Garner died just a few days before what would have been his ninety-ninth birthday.

Divvying Up

The other day a friend told me that her dad's house was up for sale and that the hardest part of all was divvying up the contents between brothers and sisters (I refuse to use the word "sibling"). It's a job that most of us never want to undertake, but because that's the way life's course runs, we must complete it at some time.

My mother passed almost twenty years ago. She'd fought the good fight against the cancer that ate away at her body until she just grew too tired. In the end, she let go when she knew that her children would be okay without her. The Saturday before she died, the six of us sat around her bed at home and sang some of her favorite songs while my brother Dal played the guitar.

She was gone, but her house was still there. Daddy and she built the house in the early 40's. After work each day, they traveled to "the country" to make the blocks for the house. Inside that house were more than 50 years of treasures and other things not so special. Not a single argument between us three boys occurred. Mother had given most items to us throughout the years and had taped our names to the backs



By Joe Rector
joerector@comcast.net

of most things. With reservations, we moved those pieces to our own homes. Doing so made our hearts ache because we realized the house was

being emptied for the last time by our family.

A few items were harder to divide. A large box held years of photos of our family and other relatives. We managed to share them so that each of us had some pictures of times when those we loved were all still alive. Other special items were distributed according to whom they were most important. We now use some of them and put others on display on shelves.

What was left was an assortment of things. We decided to hold an estate sale on our own. Actually, the sale was more like a garage sale, but tables of things were lined up along the driveway. Some larger items were left inside, and interested buyers were welcome to browse.

We sold a large armoire that was located in the bedroom upstairs. The buyers and I worked for a couple of hours but never figured out how to get the bulky item down the stairs and through the door on the right. Disappointed, they toted the piece back up the stairs and left it there. I

also sold a metal building that could have served as a small home or office for someone. It was hauled off and converted into a concession stand at a high school football stadium.

My family still laughs at my actions that day. They swear that every time someone asked the price of an item that I held up three fingers and squawked "three dollars." All I know is that things that looked to be nothing more than junk were bought, loaded up, and hauled away.

Not everything was sold, however. Mother was a packrat, and she squirreled away things that no one wanted. Stacks of National Geographic magazines filled one corner in the attic. She also kept piles of school materials from her years of teaching. A mountain of fabric, most of it polyester, was heaped in her sewing desk and in drawers of other dressers. We worked up a sweat as we loaded the unwanted things for a trip to the dump.

Noting is much harder to do than pack up the place that we called home as children. It's difficult to admit that the time has come to let go of the old home place. However, what my brothers and I discovered through the process of closing down the house was that we had a chance to remember good times and become

closer. Today, Rick and June live in Mama's house. They love it and have made it their own. I'm glad to know that the place has undergone a rebirth and will house another family's wonderful memories.

So, to my friend I can say I know the hurt that comes with closing down your dad's house. However, I also know that you and yours will have the chance to "REMEMBER." That alone can bring plenty of smiles and sighs and tears. Embrace the task; it is another wonderful part of life.

White Caps story to be told at library

A local writer will relate the true story of the White Caps, a secret order that terrorized Sevier County in the 1890s, in a program at 7 p.m. Oct. 21 at Seymour Public Library.

Don Williams has written "Out of the Dark," which he describes as "the long suppressed history of how a heroic school teacher, an embattled sheriff and a courageous if controversial doctor rescued their community from the clutches of a secret order of nightriders, known as White Caps, engaged in terror, corrupt courts, midnight whippings, abuses against women,

murder on a grand scale and much else." The book is expected to be published next year.

The program is part of the "How We Live: Then and Now" series sponsored by Friends of Seymour Library. The series explores the people and culture of East Tennessee and is offered on the third Tuesday of every other month. The public is invited and admission is free. The library is at 137 West Macon Lane, Seymour.

For more information, please call the library at (865) 573-0728.

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Halls Has It!

Red Devils Beat Powell 24-14

By Alex Norman

The wait was worth it for Halls. On Thursday, October 9th, the Red Devils beat Powell 24-14. It was their first win over the Panthers since 2007.

The game could not have started any better for the Red Devils. On their first play from scrimmage, Red Devils quarterback Andrew Davis dropped back to pass, found JT Freels wide open in the middle of the field, and Freels ran it all the way to the end zone. The play covered 77 yards.

The game was less than 30 seconds old, and Halls had a 7-0 lead.

Things got even more positive for Halls

(3-4, 2-3 in District 3-AAA) on the ensuing kickoff. Mark Chargualaf booted it short, and Grant Wilds fell on it at the Powell 41. A perfect onside kick had the Red Devils on business once again.

Only three plays later, the Red Devils passing game once again proved mighty. Davis hit Matthew Runge-Gold at the 12. Runge-Gold shook free of Jake Henry, and walked over the goal-line for another score.

With 10:43 to go in the first quarter, Halls had stunned Powell, leading 14-0.

Things could have gotten even worse
Continue on page 3



PHOTO BY DAN ANDREWS

Powell's Dominic Moore returns a punt 89 yards for a first quarter touchdown, but the Panthers fall at Halls 24-14.

'Third time's the Charm' for Spartans golfers

By Ken Lay

MANCHESTER---Three years of frustration finally came to an end for the Webb School boys golf team Tuesday afternoon.

The Spartans won their first-ever Division II-A State Golf Championship. Webb had been close to claiming the elusive title in each of the last two seasons only to narrowly come away without the big trophy.

Not this time. The Spartans dominated things and beat runner-up University School of Jackson by 30 strokes. Webb led wire to wire en route to the championship at

WillowBrook Country Club.

"This feels really good, especially after what had happened the last two years," said Webb third-year coach Nick South. "Last year, we got beat by nine or 10 shots and two years ago, we lost by one shot."

"This really hasn't sunk in for the kids and I don't think that it's really sunk in for me. We had dinner and we talked about it a little. Honestly, I used that old cliché 'The third time's the charm.'"

The Spartans left little room for their opponents to steal the 2014 State Championship as they

battled gusty winds and inclement weather throughout the two-day 36-hole event.

Webb had all five of its scorers finish in the Top-15. Blake Smith was the low medalist. He shot a two-round total of 148 on his way to winning the individual championship. He closed the tournament with a 72 on Tuesday. Smith edged teammate Thomas Keaton by one stroke. Turner South (151) finished fifth. Grant Brodie finished 11th (160). Brad McClure finished 15th. He finished with a 36-hole score of 160.

"It felt good to get over the hump

and we battled some tough conditions on Tuesday and on Monday, too," coach South said. "I've been here for three years and these were, hands down, the toughest conditions that I've ever seen."

"We battled 25 or 30-mile per hour winds. The kids and I are walking on Cloud Nine right now. We have four seniors and it was good to send them out with this."

It was a huge accomplishment for the Spartans but the coach also felt some vindication for himself. He played at West High when the Rebels boasted a powerhouse

Continue on page 3

Tennessee football needs Butch Jones to get it right

By Steve Williams

Butch Jones is definitely not on the hot seat, but the honeymoon is over.

I say that on Friday afternoon, a little over 24 hours before Chattanooga plays Jones' Tennessee Vols for the first time since 1969.

Tennessee was trying to snap a three-game skid, including a 10-9 loss to Florida at Neyland Stadium that was terribly upsetting to the team and its fans.

If something crazy did occur in that game Saturday - like "little brother" did beat up UT - a divorce from Jones would be the talk of the town today.

I would hate for that to happen. UT's football program still needs stability.

Is Jones the right guy for the long term?

It's too early to tell, but there are many more positive signs than negative ones at the midway point of his second season on the job.

Since Phillip Fulmer, the second winningest coach in Tennessee football history, was forced to step down in 2008, the Vols' climb back has been a struggle.

Continue on page 2

Catholic corrals Mavericks 50-14 to remain unbeaten

By Steve Williams

Talk about taking a bull by the horns.

In a battle of unbeaten state powers, Catholic High corralled the Anderson County Mavericks Friday night at Blaine Stadium and notched an impressive 50-14 victory.

The Fighting Irish, ranked No. 2 in the state in Class 4A, are now 7-0. For the Mavs, No. 3 in Class 5A, the loss halted a seven-game win streak.

The Irish dominated the non-district football showdown from start to finish, and from starters to reserves.

Catholic senior wide receiver Dominic Souder

had a breakout performance on offense and a swarming Irish defense made its presence felt early and often.

Souder had a night to remember, with three touchdown catches and another nullified by a holding penalty. He also had a fumble recovery on defense.

"It was fun. I haven't been used to that," said Souder, who didn't play on offense last season.

"Our coach (former NFL quarterback Steve Matthews) is really good at knowing what plays to run and at what time, and they were playing off of me, so it led to a couple of seam

routes, a post, a little hitch. He just knows what to call at the right time."

On the game's third play from scrimmage, Souder took a pass from quarterback Zac Jancek in the flat and sped 62 yards down the sideline - right in front of a jubilant Catholic bench - to put the Irish on top. Senior Logan Lacey battled his way in for a 2-point conversion and it was quickly 8-0.

Anderson County lost a fumble on its first possession and then went three-and-out four straight times against the tough Irish defense.

"I think defensively, it was probably our

best performance of the season," said Matthews. "Offensively, there's maybe still a few things we can clean up."

Matthews said he was most impressed with his defense and its play against Anderson County's Matt Fox, one of the state's top ground gainers.

"We kind of expected a back-and-forth, high-scoring game, but our defense really did an outstanding job of stopping Fox," said Matthews.

"Our three guys up front - Josh Silvey, Austin Rowan and Corey Ostrowski - really do a good job. They

Continue on page 4



PHOTO BY DAN ANDREWS

Catholic High sophomore Amari Rodgers circles in the end zone after scoring on a 31-yard reception Friday night at Hollin Field. The Fighting Irish raced past Anderson County 50-14 in the battle of unbeatens.



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It's time for teams to hit their stride, says Grace coach

A LOOK AHEAD, A GLANCE BACK

By Steve Williams

Grace Christian Academy can clinch the District 3-A regular season championship with a victory over visiting Greenback this Friday night.

The Rams currently lead the district with a 4-0 record. GCA is 6-2 overall.

Greenback also is very much in title contention. The Cherokees are 3-0 in district play and 6-1 overall and can take a big step towards the crown by winning at Grace Christian.

"Greenback is very well coached and senior dominated," said GCA Coach

Randy McKamey via e-mail. "Jordan Anderson is very explosive and plays just about every position."

Anderson rushed for over 1,000 yards last season for Greenback.

"The key for the Rams," continued McKamey, "is to continue to play excellent defense, in turn, it will give our offense a chance to control the game."

"This is the time of the year that teams either hit their stride or not. Our goal is to continue to get better each week."

Last week, Grace Christian rolled past Midway 36-0, while Greenback edged Harriman 21-17.

McKamey's Rams were Class 2A state semifinalists last year.

Several other games also will have implications on regular season titles and playoff races in Week 8 as the season heads down the homestretch.

Undefeated South-Doyle (4-0, 7-0) will be going on

the road to play Morristown West (3-1, 5-2) in a pivotal District 2-AAA matchup.

Coach Clark Duncan's Cherokees, who are tied with Sevier County in first place in the district, are hoping to have the services of talented running backs Jocquez Bruce and Malik Lundy when they line up against the Trojans this week. Both Bruce and Lundy have been sidelined because of injury in recent games.

Carter, which knocked off previously undefeated McMinn Central 7-0 in a non-district contest last week, will try to keep its District 3-AA record perfect when it travels to Gatlinburg-Pittman.

Coach Jeff McMillan's Green Hornets (3-0, 5-2) also are trying to keep pace with Fulton (3-0, 7-0) in the district standings. G-P (2-1, 6-2) can move into second place, however, by defeating Carter, which will be playing its fifth straight

road game.

Christian Academy of Knoxville, coming off a 31-7 loss at Belfry, Ky., faces another tough test this week against visiting Alcoa (2-0, 6-1) in District 4-AA. The Tornadoes are currently tied in first place with Catholic, which plays at Scott High.

"We will have to play well to beat a great Alcoa team," stated CAK Coach Rusty Bradley via e-mail. "Obviously, it is a big district game for us. Alcoa is so well coached and physical on both sides of the ball that they make you play a perfect game to beat them. We will have to execute at a high level for four quarters. I am excited about the challenge."

Bradley's Warriors, who boast a strong air attack, are 1-1 in the district, 4-3 overall.

Second place in District 3-AAA will be up for grabs when Hardin Valley Academy (3-1, 4-3) plays at West

(3-1, 6-1). The Rebels walloped William Blount 70-14 last week, while the Hawks clawed Bearden 41-7.

Halls beat one old rival, Powell, last week and will be taking aim at another this Friday when it crosses over Black Oak Ridge and tangles with Central. The two teams have identical records - 2-3 in District 3-AAA and 3-4 overall. A win would keep playoff hopes flickering.

GOOD AS NEW: Fulton, the state's top rated team counting all eight classifications, had last week off.

"We used the off week to focus more on ourselves than an opponent," reported Coach Rob Black via e-mail. "This off week comes at a good time and gives us a chance to get healthy, get our legs fresh again and to go back and focus on the fundamentals that we do not get a chance to work on in a prep week."

Union County is bracing for Fulton's upcoming arrival. The Falcons have won 28 straight games.

STILL BIG: Their records aren't as attractive as they normally are, but the usual excitement will probably be in the air when Bearden (0-7) plays at Farragut (2-5) Friday night in the annual West Knoxville rivalry. And they'll be glad to throw the records out the window this year.

POINTS GALORE: Barry Swafford, who coaches football and basketball at Tennessee School for the Deaf, got somewhat of an early start on transitioning into the roundball season, as his Vikings' football team outscored Alabama SD 70-52 in their homecoming game Oct. 4.

A basketball kind of score in an 8-man football game!

Catholic corrals Mavericks 50-14 to remain unbeaten

Continued from page 1

were getting after them early, there was a fumble and things started going our way."

Catholic's quick tempo attack increased the lead to 22-0 before the first quarter ended as sophomore Amari Rodgers scored twice, on a 31-yard catch-and-run and a 16-yard scamper. Alex Jones added the PAT kick each time.

Anderson County finally cashed in on an 80-yard pass play when Brandon Ford got behind the Irish secondary and hauled in Zane Smith's long pass. Aiden Campbell's kick made it 22-7 with 8:05 left in the half.

Catholic didn't let the Mavs get any closer. Souder outbattled an AC defensive back for the ball and came down in the end zone just inside the sideline for his second TD grab, an 18-yarder.

Jordan Anderson's 15-yard catch just off the ground got the Irish six more points and a 36-7 command 12.5 seconds before intermission.

Fox, who rushed for 49 yards

in the first half, fumbled on his second carry at the beginning of the third quarter. Souder recovered.

Jancek threw for 279 yards and his fifth TD pass, a 34-yarder to Souder, put the mercy rule and running clock in effect with 9:58 showing in the third quarter. On the play, Souder escaped the grasp of a tackler and managed to keep his balance to score.

A Logan fumble recovery at the Catholic 31 halted an AC threat.

In the final quarter, Catholic reserve QB Cooper Edenfield broke loose up the middle and tallied on a 56-yard run. Garrett Johnson, AC's backup quarterback, who filled in for an injured Smith in the second half, ran in from the 2 for the Mavericks' final touchdown with only 33 seconds to go.

Fox ran for 142 yards in the second half, but much of that came against reserves. He rushed for 401 yards against the Irish last season.

"I think it was a statement win," said Souder. "Most people were thinking AC would win. But we



PHOTO BY RILEY CLEM

It's a team effort as cheerleaders and football players get Catholic off to a rousing start Friday night. The banner the players begin to charge through reads, "Rattle Rattle Stomp the Cattle." The end result was a 50-14 victory over Anderson County. With the win, the Fighting Irish remained unbeaten and avenged last season's 60-41 loss to the Mavericks.

came out and played physical. We played assignment football. I think this game really put us on the map."

AC Coach Davey Gillum said: "They whipped us on both sides of the ball. They're a very good football team. It shouldn't have

Area players achieve all-District 4-AAA honors

By Ken Lay

Several local volleyball players were honored recently by being named to the all-District 4-AAA Team by the league's coaches.

Farragut, which won the regular-season title for the second consecutive season, was represented by Natalie Hartman and Emma Milstead.

The Lady Admirals, who went undefeated in district play for the second season and finished second in the district tournament Thursday night,

also had the district's Most Valuable Player in sophomore Alexis Parker. Farragut senior Raegan Grooms was named Hitter of the Year.

Hardin Valley Academy, which finished second in the regular season and posted a third-place finish in the District 4-AAA Tournament, was represented on the squad by Lacy Cantrell and Sarah Wysor. The Lady Hawks' Isabella Mitchell was the league's Rookie of the Year. HVA's

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Tennessee football needs Butch Jones to get it right

Cont. from page 1

Lane Kiffin, the first replacement, was young and brash, and probably could have won big here, but in the process might have gotten the UT program in serious NCAA trouble. Tennessee was just a stopover, anyway, for the West Coast guy.

I liked the fact that Derek Dooley had SEC ties. But we found out, he wasn't one of us. He damaged relations with former players and many in-state high school coaches. I'm not sure if Smokey even liked him. And it seemed all of his luck was bad.

Enter Butch Jones. Good first name, with a Power T in the middle

of it. Looks a little like a young Bob Neyland. The Michigan man genuinely seems like he is proud to be here and wants to be here.

Jones mended those broken relations. He's well-liked by current players, former players and fans.

Butch has done an outstanding job thus far in recruiting. He works hard. You would think he has slept only eight hours since he's been here.

He even has a scowl that rivals Pat's famous stare.

I just sort of wish he would cut out some of those one-line, over-used coaching cliches when he talks to the media and the fan base, and speak

more off the cuff and like he's carrying on a one-on-one conversation.

I also wish he would be more flexible in his offensive thinking. As I've written here before, I feel he's using a system - the zone-read - that's not best suited for his personnel.

High school coaches can not recruit and have to put their players in an offensive system that best fits them. In his first season at Tennessee, Jones was in that kind of situation. His best and most experienced players were already here on the team and some, like quarterback Justin Worley, a natural pro-style, dropback quarterback, simply didn't

fit the zone-read system.

I must admit, after following the Vols under the direction of Johnny Majors and Fulmer for 30-plus seasons, I had become fond of the pro-style offense. I also like having a fullback as a lead blocker, and I've heard others this season say that freshman running back Jalen Hurd would be a more effective ball carrier running down hill in that kind of system.

I would love to see Tennessee change up its offense in the second half of the season. I really believe they must, if they are to have a chance to win at least six games and qualify for a bowl.

I'm not opposed to a zone-read system in the future, particularly when Tennessee has an athletic quarterback that can run and throw. It can be a fun attack to watch when its working, as well as very successful.

Pounding the rock was fun to watch, too.

Let's just hope Butch gets the right players to run the right system that's going to return Tennessee to its rightful place in college football soon.

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Golf Classic Scores Support for Urban Kids to Play Sports

More than 120 golfers teed up Sept. 30 for the Emerald Youth Foundation Golf Classic to benefit Emerald's year-round sports program for Knoxville's urban youth.

Regal Entertainment Group was presenting sponsor of Emerald Youth Golf Classic, held at Fartragut's Willow Creek Golf Club.

Two teams of golfers took first place wins: Tom Clark, Brad Dye, Pat Muzik, and Jim Price, members of Team Coverall in First Flight; and Don Carter, Walter Gibson, Darrell Helton, and Sam Anderson, members of Team Legend Fitness in Second Flight.

The real winners, however, are the more than 1400 young people that Emerald Youth serves each year through programs in faith, academics and sports. The tournament raised funds to support Emerald's program of high-quality team sports that serve hundreds of children and



Players in the 2014 Emerald Youth Golf Classic paused in front of the Willow Creek Golf Clubhouse before play began

teens annually. Volleyball, soccer, basketball, swimming, track and baseball are some of the coached team sports Emerald Youth offers to youth.

Emerald Youth Sports is long recognized for its success in establishing and conducting urban sports teams, which include recreation league teams, school teams, and competitive club teams. More than 300 youth are playing

in Emerald's fall soccer leagues now underway, for example. About 130 girls will play on Emerald's fall volleyball league. Emerald helped three Knoxville middle schools field successful teams for the September school volleyball season.

"Sports have a powerful presence in urban Knoxville today. We are overjoyed at the positive influence of sports and the

growth in athletic skills and healthy lifestyle choices they inspire among urban youth," said Steve Diggs, EY executive director.

Flat Creek Barbecue catered the lunch. All Occasion Catering provided dinner. Thanks to media sponsors The Knoxville Focus, WATE, The Sports Animal and Lamar Outdoor Advertising.

Halls Has It!

Cont. from page 1
after a Powell fumble, but the Panthers defense would hold.

Drives for both teams didn't amount to much, and the Powell (1-6, 1-4 in District 3-AAA) special teams made the most of an opportunity. Dominic Moore caught a

Red Devils put at his own 11. He broke a couple of tackles in the middle of the field, found the sideline, and then made a move on Caden Harbin that finished the play.

That 89 yard return for a score made it a 14-7 game with just over 3 minutes to go in the first quarter.

Early in the second quarter Powell was punting the ball back to Halls, but it was blocked by Jakob Woods. Lane Smith recovered and brought it back inside the Panthers 30.

The Panthers defense would hold, but not before Chargulatt kicked a 26 yard field goal, and with 7:21 to go in the first half, the lead with 17-7 for Halls.

Neither offense as able to move the football, and that's where the scoreboard stood at intermission.

Midway through the third quarter a Powell punt backed Halls inside their own 10 yard line. A holding penalty made the line of scrimmage the 4. Instead

of a conservative approach, the Red Devils decided to throw the football, and the gamble paid off. Davis hit Freels in the middle of the field and Freels did the rest, going 96 untouched yards for the touchdown.

With 4:18 remaining in the third, Halls was up 24-7.

In the fourth Halls appeared to be in control when Dominic Moore made an interception and brought the football back to the Red Devils 23, although a penalty backed the line of scrimmage to the 42.

The Panthers turned that interception into points. Trevor Carter took a snap, broke at least three tackles, and scored from 7 yards away. With 5:12 to go, Powell was within 10 points.

Joshua Neely's onside kick was unsuccessful, but the Panthers defense got the ball back for the offense with 2:48 to go.

They drove inside Halls territory but Colby Jones made an interception at the 10 yard line to seal the victory.

For the first time since 2009, the Red Devils have won two straight games. They'll go for three in a row on Friday night at rival Knoxville Central. Powell looks to bounce back on Friday night at Oak Ridge.

'Third time's the Charm' for Spartans golfers

Cont. from page 1
program but came up short of winning the ultimate prize.

"I went through this as a player at West and we had good teams but we never won a State Championship."

While Webb captured the team title, King's

Academy's Griffin Gantte finished 34th as he posted a 198.

Lady Spartans take sixth: Webb's girls finished sixth at the State Tournament. Shelby Bergner finished 11th as she carded a 197. Kalina Scarbrough claimed 19th place and shot 251 over two rounds.

Nick South said that he was also proud of the Lady Spartans.

"Shelby played well and it was great to see her finish 11th," he said. "For our girls to make the state, that was an accomplishment in itself."

"I'm very proud of these young ladies. I've been

doing this for three years and I've always had a girl make it to state. It was nice to make it as a team."

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Bearden downs top seed Farragut for title

By Ken Lay

For the second consecutive year the Bearden High School volleyball team has pulled an upset to win the District 4-AAA Tournament. The third-seeded Lady Bulldogs had to take the long road to capture the title.

Bearden (35-15) had to win two matches Thursday night to nab its second championship in as many years. The Lady Bulldogs outlasted rival and top seed Farragut 25-22, 19-25, 25-22, 19-25, 15-12 to capture the championship in East Tennessee's toughest district at Hardin Valley Academy.

"It's emotional and I'm so proud of my team," said Bearden setter Carrie McGinnis, who had 51 assists, three blocks and eight digs and was named the tournament's Most Valuable Player. "After we played them early in the year, we knew that we would see them again and we worked on that all year." "This was a team effort tonight."

Bearden had to go to five games. The Lady Bulldogs opened a 12-4 lead in the first set and cruised to a win as the Lady Admirals (48-2) struggled to find their rhythm. Farragut never sustained any momentum after falling behind early. Farragut responded in the second set and opened leads of 9-3 and 10-6 before the Lady Bulldogs rallied back to knot the set 12-12. With the set tied at 13, the Lady Admirals scored four

consecutive points with a side-out and a three-point service run by Raegan Grooms. After a timeout, Bearden managed a run of its own. The Lady Bulldogs, however, would never recapture the lead and Farragut was able to tie the match.

In the third set, the Lady Bulldogs opened a 15-10 lead before the Lady Admirals knotted the game at 20 before Bearden scored five of the next seven points to take the set.

The fourth game was a struggle for both squads. McGinnis gave Bearden a 3-0 lead with a service ace. Farragut would come back to even the game at 12 after it got out of a hole.

The Lady Admirals got a big spark from Emma

Milstead. With the game tied 14-14, Milstead scored three points, including an ace to give Farragut a 17-14 lead. The Lady Bulldogs, however, would battle back and tie the set at 18 before Farragut scored seven of the next eight points to tie the match.

The Lady Admirals battled valiantly but they seemed to be behind much of the game as they staved off elimination. Bearden seemed to have an emotional edge all night.

But Farragut wasn't going to make things easy.

"I don't think we played our best match but I think both teams gave all the energy they had," Lady Admirals' coach Susan Davidson said.

"We're in the front row of the classroom learning and that's great."

In the decisive game, Farragut opened leads of 4-1, 7-6 and 9-7 before the Lady Bulldogs rallied. Bearden clawed its way back and later opened a 13-10 lead on three service points by McGinnis. Farragut pulled to within 13-12 before Bearden called timeout and went on to put the set --- and match --- away.

"They're a fantastic team and I don't want to take anything away from them but we played great defense," Bearden coach Dave McGinnis said. "My kids just kept going."

Bearden reached the championship match with a sweep of Hardin Valley in the loser's bracket final.

That win put the Lady Bulldogs into the Region 2-AAA Tournament.

"That [win] was big because it took the pressure off and we played loose," coach McGinnis said. "Hardin Valley is also a great team." Bearden will host Tuesday's regional tournament. The Lady Bulldogs will play Anderson County in the semifinals. Farragut also advances and will play at Oak Ridge. The two semifinal winners will also play at 7 p.m. and will advance to sectional play on Thursday night.

All-Tournament Team: Carrie McGinnis was the MVP. Joining her on the all-tournament team were: Milstead; Grooms; Farragut's Alexis Parker;

Bearden's Alex Brandon; Bearden's Claire Duncan and Hardin Valley's Mandy Prescott.

In District 3-AA: Carter defeated Pigeon Forge in the championship match 25-21, 25, 25-14, 25-16.

In District 4-AA: Christian Academy of Knoxville downed rival Catholic 25-20, 25-21, 25-18.

In Division II-A: Webb, the defending state champion, captured a district title Tuesday night with a 25-12, 25-17, 25-11 win over Donelson Christian Academy at Mt. Juliet.

PREP FOOTBALL *focus*

HOME GAMES IN GOLD

CONF. GAME

MyVLT2 RIVALRY THURSDAY GAME

	WEEK 0 Aug. 21-23	WEEK 1 Aug. 28-29	WEEK 2 Sept. 4-6	WEEK 3 Sept. 11-12	WEEK 4 Sept. 18-19	WEEK 5 Sept. 25-26	WEEK 6 Oct. 2-4	WEEK 7 Oct. 8-10	WEEK 8 Oct. 16-17	WEEK 9 Oct. 23-24	WEEK 10 Oct. 30-31
Concord Christian	OPEN	vs. Hardin Valley Academy 8/25	OPEN	vs. Silverdale 9/8; Lancaster 9/12	OPEN	vs. TCPS 9/26	OPEN	vs. Grace Christian 10/6	OPEN	OPEN	vs. Catholic 10/27
TSD Class A, D1	vs. GA School for Deaf W 44-6	vs. St. Andrews Sewanee W 42-20	vs. IL School for Deaf W 54-20	vs. Oak Level NC W 54-6	vs. Model School L 52-16	OPEN	vs. Alabama	vs. NC 10/8 Mississippi 10/11			
KING'S ACAD Class A, D2	vs. Sunbright W 41-14	vs. Hancock Co. W 49-14	vs. Friendship Christian L 19-41	vs. Jellico W 58-0	vs. DCA L 27-42	OPEN	vs. Ezell-Harding W 34-14	vs. Union County W 44-8	vs. Mt Juliet Christian	vs. Cosby	vs. Knoxville Webb
WEBB Class A, D2	vs. Maryville L 7-28	vs. Baylor L 7-34	OPEN	vs. CAK W 31-21	vs. Friendship Christian W 35-14	OPEN	vs. DCA W 42-3	vs. BGA W 34-28	vs. Ezell-Harding	vs. Knoxville Catholic	vs. King's Academy
SEYMOUR Class AAA, D2	vs. Sullivan North W 34-7	vs. Clinton L 14-51	vs. Cocke County L 10-13	vs. Heritage L 8-45	vs. Jefferson County L 14-28	OPEN	vs. South Doyle L 6-47	vs. Sevier County L 7-64	vs. Morristown East	vs. Morristown West	vs. Cherokee
SOUTH DOYLE Class AAA, D2	OPEN	vs. Heritage W 55-14	vs. Jefferson County W 41-14	vs. Hardin Valley W 47-21	vs. Cocke County W 64-6	vs. Knoxville Carter W 41-6	vs. Seymour W 47-6	vs. Cherokee W 48-0	vs. Morristown West	vs. Morristown East	vs. Sevier County
GCA Class A, D3	vs. Austin-East W 14-0	vs. Kingston W 19-7	vs. Tellico Plains W 48-26	vs. McMinn Central L 26-27	vs. Harriman W 40-19	vs. CAK L 7-21	vs. Meigs County W 13-6	vs. Midway W 36-0	vs. Greenback	OPEN	vs. Rockwood
AUSTIN-EAST Class AA, D3	vs. Grace Christian L 0-14	vs. Anderson County L 0-38	vs. Knoxville Fulton L 6-56	vs. Sweetwater L 7-12	vs. Knoxville Carter L 2-20	vs. Brainerd W 27-21	vs. Gatlinburg-Pittman L 0-15	OPEN	vs. Pigeon Forge	vs. Loudon	vs. Union County
CARTER Class AA, D3	vs. Gibbs L 13-16	vs. Cocke County W 49-14	vs. Pigeon Forge W 14-7	OPEN	vs. Austin-East W 20-2	vs. South-Doyle L 6-41	vs. Union County W 35-13	vs. McMinn Central W 7-0	vs. Gatlinburg-Pittman	vs. Grainger County	vs. Knoxville Fulton
FULTON Class AA, D3	vs. Knoxville Powell W 83-3	vs. Bearden W 84-0	vs. Austin-East W 56-6	vs. Farragut W 55-0	vs. Gatlinburg-Pittman W 61-0	vs. Knoxville Central W 71-7	vs. Pigeon Forge W 55-6	OPEN	vs. Union County	vs. Christian County	vs. Knoxville Carter
GIBBS Class AAA, D3	vs. Knoxville Carter W 16-13	vs. Grainger W 49-14	vs. Anderson County L 14-35	vs. Clinton L 17-20	vs. Knoxville Halls W 28-12	vs. Oak Ridge L 21-38	OPEN	vs. Campbell County L 7-14	vs. Karns	vs. Powell	vs. Knoxville Central
CENTRAL Class AAA, D3	OPEN	vs. Jefferson County W 31-17	vs. Campbell County L 27-35	vs. Karns W 49-28	vs. Powell W 28-14	vs. Knoxville Fulton L 7-71	vs. Anderson County L 35-59	vs. Clinton L 17-28	vs. Knoxville Halls	vs. Oak Ridge	vs. Gibbs
HALLS Class AAA, D3	vs. Williamsburg L 18-45	vs. Union County W 35-33	OPEN	vs. Oak Ridge L 0-42	vs. Gibbs L 12-28	vs. Campbell County	vs. Karns W 47-35	vs. Powell W 24-14	vs. Knoxville Central	vs. Anderson County	vs. Clinton
HARDIN VALLEY Class AAA, D4	OPEN	vs. Karns W 53-21	vs. William Blount W 26-7	vs. South-Doyle L 21-47	vs. Maryville L 3-16	vs. Knoxville Catholic L 0-38	vs. Farragut W 41-17	vs. Bearden W 41-7	vs. Knoxville West	vs. Lenoir City	vs. Heritage
KARNS Class AAA, D3	vs. Knoxville West L 0-39	vs. Hardin Valley L 21-53	vs. Powell L 28-38	vs. Knoxville Central L 28-49	vs. Anderson County L 28-64	vs. Clinton L 17-35	vs. Knoxville Halls L 35-47	vs. Oak Ridge L 7-62	vs. Gibbs	vs. Campbell County	OPEN
POWELL Class AAA, D3	vs. Knoxville Fulton L 3-83	vs. CAK L 13-47	vs. Karns W 38-28	OPEN	vs. Knoxville Central L 14-28	vs. Anderson County L 7-42	vs. Clinton L 22-48	vs. Knoxville Halls L 14-24	vs. Oak Ridge	vs. Gibbs	vs. Campbell County
BEARDEN Class AA, D4	vs. Sevier County L 0-35	vs. Knoxville Fulton L 0-84	vs. Heritage L 14-50	vs. Morristown East L 11-37	vs. Lenoir City L 13-23	OPEN	vs. Knoxville West L 19-54	vs. Hardin Valley L 7-41	vs. Farragut	vs. Maryville	vs. William Blount
CATHOLIC Class AA, D4	vs. Notre Dame W 15-12	vs. Coalfield W 61-0	vs. CAK W 70-23	OPEN	vs. Tyner Academy W 55-7	vs. Hardin Valley W 38-0	vs. Kingston W 49-14	vs. Anderson County W 50-14	vs. Scott	vs. Knoxville Webb	vs. Alcoa
CAK Class AA, D4	vs. FRA W 49-28	vs. Powell W 47-13	vs. Knoxville Catholic L 23-70	vs. Knoxville Webb L 21-31	vs. Scott W 41-21	vs. Grace Christian W 21-7	OPEN	vs. Belfry (KY) L 7-31	vs. Alcoa	vs. Livingston Academy	vs. Kingston
FARRAGUT Class AAA, D4	vs. Kingsport DB L 27-31	vs. Oak Ridge L 0-13	vs. Lenoir City W 49-17	vs. Knoxville Fulton L 0-55	vs. Knoxville West L 30-49	OPEN	vs. Hardin Valley L 17-41	vs. Heritage W 49-30	vs. Bearden	vs. William Blount	vs. Maryville
WEST Class AAA, D4	vs. Karns W 39-0	OPEN	vs. Maryville L 16-31	vs. Asheville, NC W 34-14	vs. Farragut W 49-30	vs. Cleveland W 38-14	vs. Bearden W 54-19	vs. William Blount W 70-14	vs. Hardin Valley	vs. Heritage	vs. Lenoir City

Area players achieve all-District 4-AAA honors

Cont. from page 2

Mike Rosenke was named Coach of the Year after guiding the Lady Hawks to a 36-17 record. Amanda Hylton, of the Lady Hawks, was named Server of the Year.

Bearden, which claimed the tournament championship by beating rival and top-seeded Farragut (which has won 22 consecutive regular-season district matches) for the second consecutive year, had Cassie Rooke and Alex Brandon named to the team. Carrie McGinnis, the Lady Bulldogs' all-state setter, was named Setter of the Year.

West High's Lane Brandt was also picked for the all-district team by the league's coaches. The Lady Rebels had a tough year as they finished last in the league.

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The Doctor is in

a weekly column by
Dr. Jim Ferguson

Blood Moons, Black Hoods

I've never understood some people's excitement with Halloween. Some see this pseudo-holiday as the beginning of the Holiday season. I see this as a marketing ploy of stores rather than the liturgical observance of departed saints on All Hallows' Eve. I'll admit that when I was a kid I loved roaming the neighborhood on Halloween night to trick-or-treat. The bag of booty (candy) lasted weeks, though its contents were not good for my chubby adolescent body or my dental health. I'm told that a return to healthy treats like apples are White House approved, though I doubt these are any more popular with modern pranksters as they were with me in my boyhood.

This week as Becky and I drove to our early Wednesday morning Bible study group we noticed the strange appearance of the moon. I'm a star gazer

and I've seen this celestial event before. "That's a lunar eclipse, Becky!" I exclaimed. However, the moon looked especially creepy to us and instead of being full and white, it had a dusky reddish tinge. I'm told this phenomenon is explained by light reflected off the earth onto the moon during an eclipse, and is known as a "blood moon." Currently, we are in a cycle of repeating lunar eclipses and blood moons, which makes me think of Halloween, zombies and red blood cells.

Four years ago I wrote an essay about iron deficiency and anemia. Perhaps you missed that one, or maybe you've slept since last reading that missive and forgot the details. Don't feel too badly because I'd forgotten I'd written that essay as well. A recent review of anemia and iron deficiency in the New England Journal of Medicine prompted

me to search my computer archives and update you on this common problem and its treatment.

Nearly everyone has had a blood sample removed for medical testing, skinned a knee or had a mosquito bite and noticed bleeding. Tiny elements called platelets circulate in the bloodstream and plug any holes which occur from a doctor's needle or trauma. The blood stream also contains white blood cells which fight infection and modulate the immune system's response to infection as well as inflammation, which is a part of the healing process. White cells are so named because they look pale when compared to red blood cells under the microscope. In fact, blood appears red to us because the numerous red cells reflect the red wavelength of light within the visible electromagnetic spectrum. Red blood cells are tasked with carrying oxygen. They are able to do so because they contain the element iron complexed with a protein called globin which forms hemoglobin. It is hemoglobin that carries oxygen to our muscles and brain. And, like rust, our blood runs red.

I find it fascinating that we are dependent on iron, the "ashes" of stellar nuclear fusion. Stars like our sun are powered by the fusion of hydrogen atoms

into helium, which produces vast amounts of heat and energy which stream across space and warm our planet. Subsequent fusion of helium produces other building blocks of life such as carbon, nitrogen and oxygen in a process known as nucleosynthesis. In massive stars the other elements of the periodic table like sodium, potassium and uranium, are produced with stellar fusion or supernovas (exploding stars).

My editress, Becky, says that's more than enough about stellar physics. Returning to the practical, iron deficiency is a common cause of anemia. Strangely, humans have only a limited ability to absorb iron which is so necessary for normal red blood cell production and life. Additionally, because iron facilitates many chemical reactions, a deficiency can lead to problems of metabolism and fatigue even in the absence of anemia. Menstruation and pregnancy put women at risk of iron deficiency even if iron supplements and natal vitamins are taken. And in adults iron deficiency often means occult or hidden gastrointestinal blood loss which requires investigation to preclude ulcers, cancer or inflammatory bowel disease. There are other conditions that mimic iron deficiency anemia. These include chronic infections,

serious kidney disease and a congenital disease of globin formation called thalassemia. How these conditions simulate iron deficiency and are probably like a book on elephants - more than you care know!

Some think celestial events portend those on earth. I'm not an astrologer nor a proponent of using the Bible to predict when such and such will happen. In fact, Jesus said anyone who purports to know when the apocalypse will occur is a charlatan. None the less, Wednesday morning's reddish eclipse made me think of the book, "Four Blood Moons," written recently by a fundamentalist Biblical scholar. Reverend Hagee maintains that something important is happening in our world and is reflected in the current cycle of *blood moons*.

I do think something is happening in our country and the world. Yesterday, I heard a media "talking head" refer to the Islamic State of Iraq and Syria's (ISIS) terrorists as an army. Maybe the ever increasing estimates of this monstrous throng caused the media guy to use the term *army*, which I had never heard before. They certainly conquer like an army, and now occupy territory comparable in size to Belgium. And I believe thoughtful people concur that air strikes will not stop this horde or save

innocents from their butcher's knife. Perhaps it is Halloween after all. As I watch the advance of the black flag of radical Islam and its atrocities across the Middle East, I have the vision of zombies on the march.

Modern Western philosophers have trouble conceiving of evil. Case in point was Secretary of State John Kerry's plea for Hamas to be "reasonable" during the latest Israeli-Hamas conflict. I hope the President has learned that rhetoric is useless against perverted religion or zombies. I hope the Democrat party can learn from former President Bush's 2005 statement that we are in a multi-decade war against al-Qaeda, Hamas, and the latest incarnation of evil, ISIS. How interesting that Obama's former Secretary of Defense and head of the CIA, Leon Panetta, has echoed these same sentiments.

Is anyone in Washington or American listening? I hope so. Our answer will be November 4th, 2014. If we do not change the leadership in Washington and the direction of our country, we should expect and we will deserve the apocalypse that is on the move and coming.

*Do you have a question for Dr. Ferguson?
 Please e-mail him at
 fergusonj@knoxfocus.com.*

Tennova Healthcare Expands Robotic-Assisted Surgery Program

Physicians Regional Medical Center is the first in Tennessee to use new robotic technology

Physicians Regional Medical Center recently acquired new robotic technology that will allow its surgeons to perform additional types of minimally invasive procedures. Tennova Healthcare is the first and only health system in Tennessee with this latest generation of robotic-assisted technology.

Christopher Ramsey, M.D., urologist, successfully performed the first robotic-assisted prostatectomy in Tennessee with the new surgical system on September 19. A prostatectomy is an

operation to remove the prostate gland and surrounding tissue to treat prostate cancer. Dr. Ramsey has performed more than 1,000 robotic-assisted prostate surgeries at Physicians Regional Medical Center.

"This new technology allows surgeons to perform operations through tiny keyhole incisions, with potential benefits to patients being less blood loss, less pain, less chance of infection, quicker healing time, smaller scars and shorter hospital stays," Dr. Ramsey said.

"We are proud to be leading the way in minimally invasive surgery," said Karen Metz, chief executive officer of Physicians Regional Medical Center. "This new technology further establishes Tennova as a national and regional leader in robotic-assisted surgery."

Both Physicians Regional Medical Center and Turkey Creek Medical Center utilize robotic-assisted surgical systems. The hospitals have been designated as Centers of Excellence in Women's Health Surgery by the American Institute of Minimally Invasive Surgery.

'Plant-based Tailgating' the focus of October 19 dinner

Get Healthy, Knoxville! will hold its monthly dinner on October 19, at 5 p.m. at the Knoxville First Seventh-day Adventist Church, 3611 Kingston Pike, Knoxville, TN 37919. The theme will be plant-based tailgating and will include a plant-based meal, live cooking demonstrations and a health presentation by Dr. Zeno Charles-Marcel. The title of Dr. Charles-Marcel's presentation is "Modify Medical Thinking: Understanding How Positive Food and Lifestyle Choices Affect the Good Bacteria in Your Body's Digestive System."

Dr. Zeno L. Charles-Marcel received his medical degree from Howard University in 1980. He is an Internal Medicine specialist certified by the American Board of Internal Medicine (1984) with added qualification in Geriatric Medicine (1992). His professional activities have ranged from preventive medicine to critical care practice as well as medical/hospital administration, community health, medical education, medical research, and health education for the public in person and through media. His research and academic interests are in the areas of Nutrition, Lifestyle Medicine, Metabolic Syndrome, and Seventh-day Adventist health practices. He

is the holder of a technology based US patent, and is co-founder, with Dr. David DeRose, of the first academic Fellowship in Lifestyle Medicine in the United States. Dr. Charles-Marcel and his family recently returned from Mexico where he served since 2002 as a medical missionary and Dean of the Faculty of Health Sciences and the Executive Director of the "La Carlota" Adventist Mission Hospital. He is currently the Vice-President for Medical Affairs at Wildwood Lifestyle Center and Hospital, Editor-in-Chief of the Journal of Health and Healing and holds academic appointments at both Montemorelos and Loma Linda universities.

The dinner is free but a suggested donation of \$10 per person will be accepted on site. Pre-registration is required by October 16, 2014, and will be limited to 50 attendees. To register, visit knoxvillestep.com or call (865)264-3894. The dinner is sponsored by Get Healthy, Knoxville!, InStep for Life Health Ministries, and the Knoxville First Seventh-day Adventist Church to encourage community residents to live healthier lives through exercise, plenty of sunshine, spiritual growth, and a vegetarian, plant-based, whole foods diet.

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Faith

Removing the veil

In Revelation 12-18, John is going to pull back the veil so we can see the unseen. There is so much going on around us that we are simply oblivious to. We don't notice it because we are distracted or because it is disguised. So these chapters bring to our attention some things we might quite honestly not want to think about. If we were watching TV, we would flip the channel. If we were in a movie theater, we would walk out. We would rather pretend everything is okay. But it is not.

Let's be honest, showing up to church once or twice a week is pretty simple. But there is so much more to our faith than church attendance. A.W. Tozer said, "The world is not a playground, but a battlefield. We are not here to folic. We are here to fight." In our culture, we get used to comfort. We think the point of our hard work is to take life easy. We would rather frolic than fight. But there is a cosmic battle between God and the destroyer of the earth, the dragon (Satan).

As Revelation 12 opens, John sees a woman who is about to give birth to the messianic child, Jesus. In front of the woman stands a



By Mark Brackney, Minister of the Arlington Church of Christ

seven-headed dragon that is waiting to devour the child the moment he is born. The dragon wears seven royal diadems on its heads, revealing its own determination to rule the world. The ten horns indicate Satan's destructive power. The woman gives birth, but the dragon's plot is foiled. The child escaped from the dragon by being caught up to heaven and the woman flees to the wilderness for safety. The Messiah escapes from the dragon by suffering death and being raised to life with God. In other words, the dragon tries to exercise its power by inflicting death on its rival, but the Messiah's power is exercised by suffering death and winning victory over it through resurrection. At this moment, war breaks out in heaven. Michael, the archangel, appears to battle the satanic dragon. He and his angels defeat the dragon and hurl the devilish monster down to the earth. The dragon, however, is determined not to surrender. When he cannot kill the woman, he sets off to vent his rage elsewhere.

The theme of Rev. 12-18 is *the dragon is defeated*. This is important because it doesn't seem like the dragon is defeated when you

look at this world. But right from the start and actually three times we are told Satan is defeated. He fails to devour Jesus. He fails to defeat Michael and his angels. He fails when he tries to destroy the woman. This is Satan's story – one of ultimate failure.

Satan is constantly aiming at the destruction of the Christ and the seed of the woman. But here is what you need to know about dragons. They don't like to lose. "He is filled with fury, because he knows that his time is short" (Rev. 12:12).

So what is Satan going to do between now and his final defeat? He is going to make war on this woman's children. Who are they? "And the dragon was angry at the woman and declared war against the rest of her children – all who keep God's commandments and maintain their testimony for Jesus" (Rev. 12:17).

The dragon wants to steal the glory of God and the worship due Him. So persecution is used. We should not be surprised when attacks come our way, but we keep our hope because in the end, we will be victorious by the blood of the Lamb.

FCUMC Preschool Celebrates Fifty Years

Current and former students, families, and staff are invited to celebrate the 50th anniversary of Fountain City United Methodist Church Preschool on Sunday, October 19, from 3:00 – 5:00 p.m. FCUMC Preschool has been accredited by NAEYC (National Association for the Education of Young Children) since 2000 and currently serves 145 children and their families in the Knoxville area. A "Preschool Memories Museum" will display pictures and other memorabilia during the gathering. Preschool t-shirts will be available for purchase, and an opportunity to contribute to the Preschool Scholarship

Fund will be provided. The Preschool program grew from the Happy Hours Kindergarten originally located on the site of the current Fountain City Branch Library. Happy Hours was invited to move into the church's facilities in the fall of 1964 prior to kindergarten being offered in public schools. The program has expanded to include children ages six months – five years. There are currently openings in our toddler and pre-k classes. For more information on the celebration or enrollment questions, please call the Preschool office at 689-5518 or email stodd@fountaincityumc.org.

Church Happenings

Colonial Heights UMC

Saturday October 18, 5:30 – 7:00 p.m. is the annual Chili supper the United Methodist Men sponsor each year. All the chili is cooked and served by the members – so come out and support this event

and enjoy the wonderful food which will be served by the men of the church.

Blast off for Homecoming weekend on Saturday, October 25 and Sunday, October 26, 2014. Lots of wonderful things are happening this year for CHUMC's 3rd Homecoming. Starting at 8:00 a.m. on Saturday, a huge Craft Fair with over 40 vendors will be taking place in the parking lot in front of the church. Here is just a few of the huge selection you can choose from: furniture from pallets, Amish Donuts, Pampered Chef, Handmade Jewelry, Baked goods, fresh flowers, Baby clothes & Accessories, fall wreaths and a huge selection of scarves. All monies raised will go to support the Children's program at CHUMC.

On Sunday, October 26, Rev John Brewster will provide the sermon at 10:45 a.m. with the traditional homecoming dinner right after the sermon is completed. Visit with new and old friends alike. For more information, call the church office at (865)577-2727 between 10:00 a.m. – 2:00 p.m.

Colonial Heights United Methodist Church located at 6321 Chapman Highway in South Knoxville, Tennessee

Seymour United Methodist Church

On Wednesday, the regular fellowship dinner begins at 5:15 p.m. Small group studies follow at 6 p.m. Please make sure your dinner reservations are made by Tuesdays at noon.

All are invited to join in some fun with the "Scrapbooking" group on Friday, from 6-10 p.m. in the Fellowship Hall. Contact Janelle McBride or Pam Cosner. www.seymourumc.org.

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Soland Featured at Next Writers Program

Renowned playwright and children's book author Lisa Soland will speak about overcoming insecurities and playing to your strengths in your writing at the next Knoxville Writers' Guild program.

The event, which will be open to the public, will begin at 7 p.m., Thursday, Nov. 6 at the Laurel Theater, at the corner of Laurel Avenue and 16th Streets (in Fort Sanders). A \$2 donation is requested at the door. The building is handicapped accessible.

Soland's second children's book, titled "The Unmade Moose," will be released this month and will serve as her inspiration for the evening's presentation.

"The new book is based on my younger brother who was born without a leg. The story encourages people who have insecurities regarding what they view as their imperfections, to go out into the world, and go for it anyway," she said.

"The title of my presentation will be 'The Unmade Story -- Yours,' and I will try to encourage writers to see why God gave them the gifts He gave them, and how they can see their projects through to fruition if they can just get themselves out of their baskets."

"The Unmade Moose" tells the story about an unfinished stuffed toy

moose who lives in Mrs. Brown's sewing basket. One day the moose meets the angel from the top of the Christmas tree, and she shares with him that he was made on purpose and for a reason. A little encouragement goes a long way, so when Mrs. Brown drops two knitting needles into the moose's home, his long-awaited adventure begins. The book is the sequel to her first children's book, "The Christmas Tree Angel," published in 2013.

Soland comes to the book publishing world as a renowned playwright, with plays "Waiting," "Cabo San Lucas," "Truth Be Told," "The Name Game" and "The Man in the Gray Suit & Other Plays" published internationally by Samuel French, Inc. With more than 40 international publications in all, her work can also be found in many "best of" anthologies. In addition, her book "The Writer's Motivation" has inspired countless writers to fill the blank page. "The Christmas Tree Angel Radio Drama" will be produced locally this holiday season at The Lyric Theater in Loudon, Tenn.

For more information about Soland, please visit www.LisaSoland.com. Additional information about the Knoxville Writers' Guild can be found at www.KnoxvilleWriters-Guild.org.



Vestal UMC re-opens sanctuary

By Ken Lay

A landmark in the Vestal Community has undergone a much-needed facelift as Vestal United Methodist Church re-opened its sanctuary recently. The church, one of South Knoxville's oldest buildings, officially re-opened its auditorium for worship services.

The congregation took communion in the sanctuary on Oct. 5.

"We had been in the sanctuary for a couple of weeks," Vestal UMC Pastor Tim York said. "We wanted to make sure that everything worked."

"We celebrated and we took Communion."

The sanctuary was closed after a 2009 hailstorm damaged the building and it was a long road back. For nearly five years, a small congregation worshipped in the church's Fellowship Hall.

Now, the congregation is back in the auditorium and the church can re-expand its role in Vestal and South Knoxville.

"He had a small core group of people who just kept on keeping

on," York said. "I'm thrilled beyond belief for the congregation. That small core of people remained faithful and worked hard to keep their church going."

"That small group has kept the faith that God was still at work on that corner and that's the story that I want to get out there. That group stuck it out and I was lucky enough to be in the right place at the right time. I came at a time of transition."

York said that the flood damage has been only part of the church's problem. The Henley Street Bridge recently re-opened after a long closure and that caused the number of visitors and parishioners to dwindle.

"One of the things that also hurt us was when the Henley Street Bridge was closed for a couple of years," said York, who was appointed pastor at Vestal in 2013.

Although he has headed the church for a short time, York has roots in the community and his grandparents were church members when crowds numbered between 250 and 300

worshippers.

"I have roots in the South Knoxville Community," York said. "My grandfather was an usher and my grandmother participated in activities at the church."

The pastor noted that 70 worshippers were at the Oct. 6 service.

Now that the sanctuary has re-opened, York and the church are welcoming visitors and church members who might've left.

"This church is a landmark and it's right in the middle of Vestal," York said.

Morning worship services are held at 10:45 a.m.

During the renovation, Vestal partnered with Church Street United Methodist Church and got a helping hand from John Rodgers, who donated labor and materials for the remodel.

"We met John through Church Street and some of the work was done by Andy Veals, who is the son-in-law of one of our church members," York said.



Dear Editor,

This picture was taken of the Powell Girl Scout Troop about 51 or 52 years ago. I would like for it to appear in *The Knoxville Focus* to see if any of the girls will remember and give me a call for a possible reunion. This picture was taken when visited a T.V. program. Some of the other activities of our troop were sleepovers, a climb up to Sharp Ridge Park, a visit to a cave, a walk around Powell and then

drawing a map of where we had been, as well as many others. We met in the house beside Powell Elementary School.

If any of the girls (now grown ladies) recognize themselves, give me a call at (865)688-4062.

Thank you,

Dolores Raby

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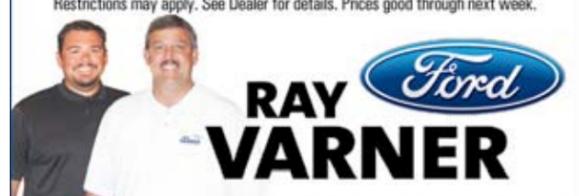
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1 package (1 oz) Old El Paso™ taco seasoning mix
1 can (15 oz) pinto beans or Progresso™ black beans, drained, rinsed
1 can (3.8 oz) sliced ripe olives, drained
1 can (13.8 oz) Pillsbury™ refrigerated classic pizza crust
1/2 cup corn chips, crushed
1 cup shredded Cheddar cheese (4 oz)
2 cups shredded lettuce
1 cup diced tomato (1 medium)
1/2 cup sour cream

Heat oven to 400°F. In 12-inch skillet, cook beef over medium-high heat 5 to 7 minutes, stirring occasionally, until thoroughly cooked; drain. Stir in salsa and taco seasoning mix. Reduce heat; simmer uncovered 5 minutes. Stir beans and olives into beef mixture. Cook until thoroughly heated and bubbly. Spoon into ungreased 13x9-inch (3-quart) glass baking dish. Unroll dough over filling; sprinkle crushed corn chips over top. Bake 13 to 17 minutes until light golden brown. Sprinkle cheese evenly over chips; let stand 5 minutes to melt cheese. Serve with lettuce, tomato and sour cream.

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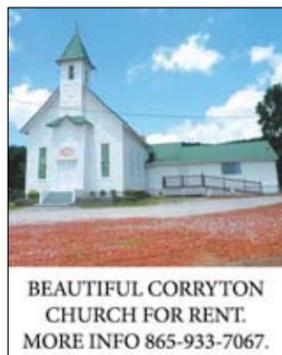
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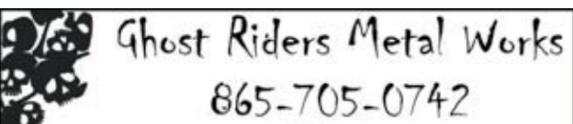
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65 COURT NOTICES

NOTICE TO CREDITORS

Estate of

Peggy Lynn Kesterson

DOCKET NUMBER 75456-2

Notice is hereby given that on the **30th day of September, 2014**, letters administration in respect of the **Estate of Peggy Lynn Kesterson** who died Jul 21, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death

This the **30 day of September, 2014**

Estate of Peggy Lynn Kesterson

Personal Representative(s):

Tom Kesterson; Administrator, 519 Irwin Road, Powell, TN 37849

Robert A. Cole; Attorney At Law, 3715 Powers Street, Knoxville, TN 37917

PUBLISH: 10/06 & 10/13/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of

Stephen Sprague

DOCKET NUMBER 75400-3

Notice is hereby given that on the **23 day of Sept, 2014**, letters testamentary in respect of the **Estate of Stephen Sprague** who died Mar 7, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death

This the **23 day of September, 2014**

Estate of Stephen Sprague

Personal Representative(s):

Alice Orr Sprague; Executrix, 10835 Westland Drive, Knoxville, TN 37922

PUBLISH: 10/06 & 10/13/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of

Matthew James Chakales

DOCKET NUMBER 75389-1

Notice is hereby given that on the **24th day of September, 2014**, letters administration in respect of the **Estate of Matthew James Chakales** who died July 31, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death

This the **24 day of August, 2014**

Estate of Matthew James Chakales

Personal Representative(s):

Jonathan J. Chakales; Administrator, 402 Althrope Way, Knoxville, TN 37923

Darren V. Berg; Attorney At Law, 2701 Kingston Pike, Knoxville, TN 37919

PUBLISH: 10/06 & 10/13/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of

William P. Osborne

DOCKET NUMBER 75403-3

Notice is hereby given that on the **18th day of Sept, 2014**, letters administration c.t.a. in respect of the **Estate of William P. Osborne** who died May 26, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death

This the **18 day of September, 2014**

Estate of William P. Osborne

Personal Representative(s):

Joseph Whited; Administrator CTA, 7600 Wilderness Path Rd, Corryton, TN 37721

Sharon Frankenberg; Attorney At Law, P.O. Box 31585, Knoxville, TN 37930

PUBLISH: 10/06 & 10/13/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of

Bertha Juanita Koontz Wagner

DOCKET NUMBER 75439-3

Notice is hereby given that on the **22th day of September, 2014**, letters testamentary in respect of the **Estate of Bertha Juanita Koontz Wagner** who died Sept 9, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death

This the **22 day of September, 2014**

Estate of Bertha Juanita Koontz Wagner

Personal Representative(s):

Dennis W. Koontz; Co-Executor, 2100 Council Fire Drive, Knoxville, TN 37918

Douglas W. Koontz; Co-Executor, 1734 Beauchamp Loop, Knoxville, TN 37938

PUBLISH: 10/06 & 10/13/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of

Charles Elliott Kane

DOCKET NUMBER 75475-3

Notice is hereby given that on the **30th day of September, 2014**, letters testamentary in respect of the **Estate of Charles Elliott Kane** who died Sept 9, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death

This the **30 day of September, 2014**

Estate of Charles Elliott Kane

Personal Representative(s):

Patricia K. Chester; Executrix, 1013 Woodward Park, Athens, TN 37303

PUBLISH: 10/06 & 10/13/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of

Dorothy M. Loy

DOCKET NUMBER 75434-1

Notice is hereby given that on the **19th day of September, 2014**, letters testamentary in respect of the **Estate of Dorothy M. Loy** who died Aug 11, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death

This the **19 day of September, 2014**

Estate of Dorothy M. Loy

Personal Representative(s):

Kenneth O. Loy; Co-Executor, 739 Cemetary Road, Oliver Springs, TN 37840

Milton R. Loy; Co-Executor, 5624 Fountain Gate Road, Knoxville, TN 37918

Daniel Kidd; Attorney At Law, 1308 Wilson Road, Knoxville, TN 37912

PUBLISH: 10/06 & 10/13/14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated March 4, 2010, executed by ANNA BARBER-KENT AND WILLIAM J. KENT, conveying certain real property therein described to ANDREW C. RAMBO, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded March 10, 2010, at Instrument Number 201003100057507; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **November 13, 2014 at 10:00 AM** at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. SEVEN (7) OF KNOX COUNTY, TENNESSEE WITHIN THE 36TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING ALL OF LOT 12-R, IN THE RESUBDIVISION OF LOTS 10, 11, AND PART OF LOT 9 OF KARNSWOOD SUBDIVISION, AS SHOWN ON THE MAP OF RECORD IN MAP BOOK 56-S, PAGE 4, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BE-

GINNING AT AN IRON PIN IN THE NORTHEASTERN LINE OF FENWOOD DRIVE, SAID POINT BEING 305.3 FT, MORE OR LESS, IN A SOUTHEAST-ERLY DIRECTION FROM THE POINT OF INTERSECTION OF THE NORTH-EASTERN LINE OF FENWOOD DRIVE WITH ASTER ROAD; THENCE FROM SAID BEGINNING POINT AND WITH THE SOUTHEASTERN LINE OF LOT 13, N 43/11 E, 211.7 FT TO AN IRON PIN IN THE SOUTHWEST-ERN LINE OF LOT 17; THENCE WITH THE SOUTHWESTERN LINE OF LOT 17 IN PART, S 44/37 E, 62.3 FT TO AN IRON PIN, COMMON CORNER TO LOTS 11-R, 12-R, 17 AND 18; THENCE WITH THE WESTERN LINE OF LOT 11-R, TWO CALLS AND DISTANCES AS FOLLOWS; S 1/22 W, 120.32 FT TO AN IRON PIN S 13/37 W, 92.07 FT TO AN IRON PIN IN THE NORTHERN LINE OF FENWOOD DRIVE; THENCE WITH THE NORTHERN AND NORTHEASTERN LINE OF FENWOOD DRIVE, THREE CALLS AND DISTANCES AS FOLLOWS; N 75/00 W 25.0 FT TO AN IRON PIN; N 66/01 W, 50.0 FT. TO AN IRON PIN; N 45/00 W, 125.0 FT TO AN IRON PIN IN THE NORTHEASTERN LINE OF FENWOOD DRIVE, THE POINT OF BE-

GINNING; AS SHOWN BY SURVEY OF G.T. TROTTER, JR., SURVEYOR, DATED 12/27/73, AND BEING IMPROVED WITH DWELLING HOUSE BEARING ADDRESS OF 1933 FENWOOD DRIVE. Parcel ID: 058J-B-029.01 PROPERTY ADDRESS: The street address of the property is believed to be **1933 FENWOOD DR, KNOXVILLE, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ANNA BARBER-KENT AND WILLIAM J. KENT OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #73924

Insertion Dates: 10-13, 10-20, 10-27-14

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75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated July 10, 2006, executed by KELLY JEAN DAILEY AND RAYMOND E. DAILEY, conveying certain real property therein described to Robert M. Wilson, Jr., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded July 19, 2006, at Instrument Number 200607190005446; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRY-WIDE HOME LOANS SERVICING, LP who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **October 23, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: A CERTAIN TRACT OR PARCEL OF LAND IN KNOX COUNTY, IN THE STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: SITUATED IN DISTRICT NO. 5 OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING ALL OF LOT NO. 3, OF PLEASANT RIDGE ESTATES SUBDIVISION, UNIT 3 AS SHOWN ON MAP CABINET O, SLIDE 102A IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE AND ON SURVEY OF JIM SULLIVAN DATED OCTOBER 7, 1999, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF. SUBJECT TO ANY AND ALL EXISTING RESTRICTIONS AND EASEMENTS OF RECORD. Parcel ID: 080AG003 PROPERTY ADDRESS: The street address of the property is believed to be **2411 CRESTPARK ROAD, KNOXVILLE, TN 37912**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): KELLY JEAN DAILEY AND RAYMOND E. DAILEY OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #73465
Insertion Dates: 09-29, 10-06, 10-13-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Beverly Bosch and Ronald K. Bosch executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for United Wholesale Mortgage, Lender and Robert Wilson, Trustee(s), which was dated November 18, 2010 and recorded on November 29, 2010, in Instrument No. 201011290033104, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, CitiMortgage, Inc., (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **October 30, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District Number Five (5) of Knox County, Tennessee, and within the 44th Ward of the City of Knoxville, Tennessee, being known and designated as all of Lot 6, Block C, Fair Oaks Subdivision, Unit 2, of record in Map Book 53-S, Page 14, in the Register's Office for Knox County, Tennessee, according to the survey of Michael E. Luethke, Surveyor, RLS #842, dated November 17, 1994, bearing Drawing Number 94468.

Being the same property conveyed to Beverly Bosch, married by Warranty Deed dated 11/05/99 and filed for record 11/08/99 in Instrument No. 199911080035909, in the Register's Office for Knox County, Tennessee.

This Conveyance is Subject to Map Book 53-S, Page 14, and to restrictive covenants of record in Deed Book 1475, Page 380, and all restrictions, easements, setback lines, conditions, plat of record, and encumbrances of record in the Register's Office for the aforesaid County.

Parcel ID Number: 092FA011

Address/Description: **6421 Shrewsbury Drive, Knoxville, TN 37921.**

Current Owner(s): Beverly Bosch.

Other Interested Party(ies): .N/A

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than 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, and 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 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 office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-18981
Insertion Dates: 9-29, 10-06, 10-13-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Byron T. Evans executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc., Lender and Larry A. Weissman, Trustee(s), which was dated June 30, 2009 and recorded on July 2, 2009, in Instrument No. 200907020000793, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, SunTrust Mortgage, Inc., (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **November 13, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in the Sixth (6th) Civil District of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as Lot 100, Cascade Villas Subdivision - Phase II, and being further described in map of record entitled "Final Plat for Cascade Villas Subdivision - Phase II Lots 35-38, 40-42, 90-95 & 99-101," of record in Instrument No. 200904200067147, in The Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

Access to the subject property is provided by Declaration of Non-Exclusive Joint Permanent Easement of record in Instrument No. 20090420067127. See also agreement for maintenance of record in Instrument No. 200904200067128, both of record in The Register's Office for Knox County, Tennessee.

Being the same property conveyed to Byron Evans by deed of record as Instrument Number 200907020000792 in The Register's Office for Knox County, Tennessee.

This conveyance is subject to the terms, conditions, and obligations as set forth in Master Deed for Cascade Villas condominiums of record in Instrument No. 200702070063943, as amended in Instrument No. 200805140085496, and further amended in Instrument No. 200811070030715, all of which are of record in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 091OF00205

Address/Description: **8105 Spice Tree Way, Knoxville, TN 37931.**

Current Owner(s): Byron Evans.

Other Interested Party(ies): Cascade Villas Condominiums Association, Inc..

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than 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, and 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 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 office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-20622
Insertion Dates: 10-6, 10-13, 10-20-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated JANUARY 12, 1996, executed by LISA M. MARGLE, UNMARRIED, to CHARLES E. TONKIN, II, Trustee, of record in TRUST BOOK 3066, PAGE 885, for the benefit of MIGLP, LIMITED PARTNERSHIP DBA MORTGAGE INVESTORS GROUP, L.P., in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **TUESDAY, NOVEMBER 25, 2014 AT 10:00 A.M.**, AT THE CITY COUNTY BUILDING, NORTH SIDE ENTRANCE, 400 MAIN STREET, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN DISTRICT NUMBER FIVE (5) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 23RD WARD OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT NUMBER 195, BLOCK 12 OF THE WEST LONSDALE SUBDIVISION AS THE SAME APPEARS OF RECORD IN MAP BOOK 4, PAGE 106, PLAT CABINET A, SLIDE 121D IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND ACCORDING TO THE SURVEY OF BRUCE MCCLELLAN, RLS DATED DECEMBER 15, 1995, DRAWING NUMBER 33258.

BEING THE SAME PROPERTY CONVEYED TO LISA M. MARGLE, UNMARRIED, BY WARRANTY DEED DATED JANUARY 12, 1996 OF RECORD IN DEED BOOK 2200, PAGE 713, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **2714 CHILLICOTHE ST, KNOXVILLE, TENNESSEE 37921.**

PARCEL ID: 093ED025

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY.

THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED, INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO THE APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425 AND T.C.A. 67-1-1433. THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET SEQ. HAVE BEEN MET.

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. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE 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/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES. NO PERSONAL CHECKS WILL BE ACCEPTED. TO THIS END, YOU MUST BRING SUFFICIENT FUNDS TO OUTBID THE LENDER AND 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 OF THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: NONE OF RECORD

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This day, October 10, 2014. This is improved property known as 2714 CHILLICOTHE ST, KNOXVILLE, TENNESSEE 37921.

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

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75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Susan Downey and David Downey executed a Deed of Trust to Household Financial Center, Inc., Lender and Kyle M. Walters, Trustee(s), which was dated February 22, 2007 and recorded on February 28, 2007, Instrument No. 200702280069719, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, U.S. Bank Trust, N.A., as Trustee for LSF8 Master Participation Trust, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **October 21, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

The following described real estate situate in District No. Nine (9) of Knox County, Tennessee, and being without the corporate limits of the City of Knoxville, Tennessee, and being more fully bounded and described according to the survey of Kenneth D. Church, Surveyor, dated February 10, 1997 and bearing Work Order No. 97-02 as follows, to-wit:

Beginning at a 20-inch (diameter) cedar tree in the Southeast right-of-way of Kimerlin Heights Road, corner to Property of Porterfield (DB175/308), said cedar tree being located in the southwesterly direction 680 feet, more or less, from the point of intersection of the Southeast right-of-way of Kiberlin Heights Road and the centerline of Hopewell Road;

Thence from said point of beginning and running with the line of Porterfield and then with the line of Ely (DB1768/1003), South 35 deg. 25 min. 24 sec. East 327.26 feet to an existing iron rod, corner to Property of Rose (DB2094/32);

Thence with Rose, South 60 deg. 47 min. West 192.88 feet to an existing iron rod in the line of Property of Dodson (DB1597/370);

Thence with Dodson, North 22 deg. 09 min. West 327.88 feet to an existing iron rod in the Southeast right-of-way of Kiberlin Heights Road;

Thence with said right-of-way, North 60 deg. 48 min. 09 sec. East 117.16 feet to the point of beginning, containing 1.158 acres, more or less.

Subject to any and all applicable restrictions, easements, setbacks and other conditions of record in the Recorder's Office of Knox County, Tennessee.

Being the same property conveyed from Robert Russell and Charles F. Taylor, married, single, to Susan Downey and David Downey, wife and husband, by deed recorded 10-5-04 in Instrument 200410050028908 in the Register's Office of Knox County, Tennessee.

Tax Map or Parcel ID No.: 126-155.01

Parcel ID Number: 126 15501

Address/Description: **2210 Kimberlin Heights Road, Knoxville, TN 37920.**

Current Owner(s): Susan Downey and David Downey.

Other Interested Party(ies): Cavalry SPV I, LLC as assignee of Bank of America/FIA Card Services; Gault Financial, LLC; Anesthesia Medical Alliance of E. TN; and Charles F. Taylor.

The sale of the property described above shall be subject to all matters shown on any recorded plat; and any all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than 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, and 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 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 office is attempting to collect a debt. Any information obtained will be used for that purpose

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-18626
Insertion Dates: 09-29, 10-06, 10-13-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated APRIL 15, 2011, executed by JULIE A. HELTON, A SINGLE PERSON, to ARNOLD M. WEISS, ESQ., Trustee, of record in INSTRUMENT NO. 201104200061793, for the benefit of WELLS FARGO BANK, N.A., in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, OCTOBER 30, 2014 AT 10:00 A.M.**, AT THE CITY COUNTY BUILDING, NORTH SIDE ENTRANCE, 400 MAIN STREET, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN THE SEVENTH (7TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 34TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING PART OF LOTS 19 AND 18 IN SPRINGDALE ADDITION, AND PART OF LOTS 10 AND 11 IN CONNER ADDITION, MAPS OF SAID ADDITIONS BEING OF RECORD IN THE OFFICE OF THE REGISTER OF DEEDS FOR KNOX COUNTY, TENNESSEE. THE PORTIONS OF SAID LOTS LIE ADJACENT, FORMING ONE BOUNDARY, HAVING A COMBINED FRONTAGE OF 60 FT. ON THE SOUTHERLY SIDE OF HILLCREST AVENUE AND EXTENDING BACK IN A SOUTHERLY DIRECTION A DISTANCE OF 155.15 FT. ON THE EASTERLY LINE AND 156.7 FT. ON THE WESTERLY LINE AND HAVING A WIDTH AT THE REAR OF 60 FT. AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE SOUTH LINE OF HILLCREST AVENUE DISTANT IN A WESTERLY DIRECTION 160 FT. FROM THE POINT OF INTERSECTION OF THE SOUTH LINE OF HILLCREST AVENUE WITH THE WESTERN LINE OF CHARLES LANE, SAID POINT OF BEGINNING MARKING THE NORTHEAST CORNER OF THE PROPERTY HEREIN CONVEYED AND THE NORTHWEST CORNER OF THE PROPERTY NOW OR FORMERLY BELONGING TO H.G. CRAIG; THENCE RUNNING IN A SOUTHERLY DIRECTION ALONG THE WESTERN LINE OF THE PROPERTY NOW OR FORMERLY BELONGING TO CRAIG, 155.15 FT. TO A POINT, SAME BEING CORNER TO THE PROPERTY HEREIN CONVEYED AND THE PROPERTY NOW OR FORMERLY BELONGING TO H.G. CRAIG AND CORNER TO PROPERTY NOW OR FORMERLY BELONGING TO CARTER; THENCE IN A WESTERLY DIRECTION 60 FT. TO A POINT; THENCE IN A NORTHERLY DIRECTION 156.7 FT. TO A POINT IN THE SOUTHERLY LINE OF HILLCREST AVENUE; THENCE EASTERLY AND ALONG THE SOUTHERLY LINE OF HILLCREST AVENUE 60 FT. TO A POINT; THE PLACE OF BEGINNING, ALL AS SHOWN BY SURVEY OF W. E. LACK, ENGINEER, KNOXVILLE, TENNESSEE, DATED APRIL 16, 1952, AND BEING IMPROVED WITH RESIDENCE FRONTING ON HILLCREST AVENUE, KNOXVILLE, TENNESSEE.

SUBJECT TO ALL APPLICABLE RESTRICTIONS, BUILDING SETBACK LINES AND TO ALL EXISTING EASEMENTS IN SAID REGISTER'S OFFICE.

BEING THE SAME PROPERTY CONVEYED TO JULIE A. HELTON, UNMARRIED, BY WARRANTY DEED DATED APRIL 15, 2011 OF RECORD IN INSTRUMENT NO. 201104200061792, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **140 HILLCREST DR, KNOXVILLE, TENNESSEE 37918.**

PARCEL ID: 058LA020

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY.

THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED, INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO THE APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425 AND T.C.A. 67-1-1433. THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET SEQ. HAVE BEEN MET.

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. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE 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/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES. NO PERSONAL CHECKS WILL BE ACCEPTED. TO THIS END, YOU MUST BRING SUFFICIENT FUNDS TO OUTBID THE LENDER AND 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 OF THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: NONE OF RECORD

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This day, September 25, 2014. This is improved property known as 140 HILLCREST DR, KNOXVILLE, TENNESSEE 37918.

J. PHILLIP JONES, Substitute Trustee

s/s: **J. PHILLIP JONES,**

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 09/29/14, 10/06/14 and 10/13/14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 17, 2009, executed by BARBARA BUNCH BRIGHT AND WILLIAM R. BRIGHT, conveying certain real property therein described to BROADWAY TITLE, INC., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded December 23, 2009, at Instrument Number 200912230042629; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **November 13, 2014 at 10:00 AM** at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NUMBER EIGHT (8) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, BEING ALL OF LOT 17R-1 (A RESUBDIVISION OF PART OF LOT 17, FAIR ACRES SUBDIVISION, UNIT 1, AS SET FORTH IN MAP BOOK 17, PAGE 23), AS SHOWN ON MAP OF RECORD IN MAP CABINET N, SLIDE 387D, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. THIS CONVEYANCE IS SUBJECT TO ANY AND ALL RESTRICTIONS, EASEMENTS, SETBACK LINES, CONDITIONS, PLAT OF RECORD, AND ENCUMBRANCES OF RECORD IN THE REGISTER'S OFFICE FOR THE AFORESAID COUNTY. ATTACHED HERETO AND CONVEYED HERewith IS A 2007 CLAYTON PINECREST MANUFACTURED HOME BEARING SERIAL/VIN# CWP018387TNAB WHICH IS PERMANENTLY AFFIXED TO THE AFOREDESCRIBED PROPERTY PURSUANT TO AFFIDAVIT OF AFFIXATION OF RECORD IN INSTRUMENT NUMBER 201001070045534, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 039-153 PROPERTY ADDRESS: The street address of the property is believed to be **5818 ATKINS ROAD, KNOXVILLE, TN 37918.** In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): THE ESTATE AND/OR HEIRS-AT-LAW OF WILLIAM BRIGHT OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee

119 S. Main Street, Suite 500

Memphis, TN 38103

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #73918

Insertion Dates: 10-13, 10-20, 10-27-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 8, 2009, executed by GARY R. JUSTICE AND JULIANN M. JUSTICE, conveying certain real property therein described to ROBERT WILSON, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded May 11, 2009, at Instrument Number 200905110072791 (see also Scrivener's Affidavit at instrument number 201407150002769); and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Nationstar Mortgage LLC who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **November 13, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. FIVE (5) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 44TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOW AND DESIGNATED AS ALL OF LOT 31, GLENMAY SUBDIVISION AS SHOWN BY MAP OF SAME OF RECORD IN INSTRUMENT 200408170014822, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THIS PROPERTY IS SUBJECT TO INSTRUMENT NUMBER 200503020068688 ALL APPLICABLE CONDITIONS, COVENANTS, RESERVATIONS, EASEMENTS, CHARGES, LIENS, LEASES, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN BOOK OR PLAT IN THE AFORESAID COUNTY REGISTER OF DEEDS' OFFICE. SUBJECT TO GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES AND REGULATIONS IN EFFECT THEREON. SUBJECT TO ALL APPLICABLE EASEMENTS, RESTRICTIONS, BUILDING LINES, CONDITIONS AND MATTERS OF RECORD. THIS PROPERTY IS SUBJECT TO RESTRICTIONS, ALL APPLICABLE CONDITIONS, COVENANTS, RESERVATIONS, EASEMENTS, CHARGES, LIENS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN BOOK OR PLAT IN THE KNOX COUNTY, TENNESSEE, REGISTER OF DEEDS' OFFICE. ALSO SUBJECT TO GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES AND REGULATIONS IN EFFECT THEREON. THE ABOVE LEGAL DESCRIPTION WAS TAKEN FROM THE PRIOR DEED OF RECORD; NO NEW BOUNDARY SURVEY WAS PERFORMED. Parcel ID: 092DA00430 PROPERTY ADDRESS: The street address of the property is believed to be **6017 GLENMAY DRIVE, KNOXVILLE, TN 37921.** In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): GARY R. JUSTICE AND JULIANN M. JUSTICE OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee

119 S. Main Street, Suite 500

Memphis, TN 38103

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #73978

Insertion Dates: 10-13, 10-20, 10-27-14

Classified

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Legal Notices

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Lawrence J. Thompson III executed a Deed of Trust to CitiFinancial, Inc., Lender and Clarence Porter, Trustee(s), which was dated September 10, 2004 and recorded on September 17, 2004, in Instrument No. 200409170023603, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, CitiFinancial Servicing LLC, a Delaware limited liability company, successor by merger to CitiFinancial, Inc., a Tennessee corporation, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **October 21, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

All that certain parcel of land in the City of Knoxville, Knox County, State of Tennessee, as more fully described in Book 1670, Page 525, ID# 061KA-045, Being known and designated as Lot 48, Unit 1 of Eastwood Estates, Filed in Map Book 55-S, Page 69.

This being the same property conveyed to Lawrence J. Thompson, Jr., and wife and Gladys Thompson and Lawrence J. Thompson, III from W.L. Pearson, single, by deed dated 02/21/1979 and recorded 03/20/1979 in Book 1670 Page 525, Knox County Records, State of Tennessee

Parcel ID Number: 061KA-045

Address/Description: **426 Oakleaf Circle, aka 426 Leeper Blake Circle, Knoxville, TN 37924.**

Current Owner(s): Estate of Lawrence J. Thompson III.

Other Interested Party(ies): Ford Motor Credit Company LLC; Rural/Metro of Tennessee, L.P.; Knox County Trustee; and Beneficial Tennessee, Inc..

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than 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, and 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 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 office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-14576
Insertion Dates: 9-29, 10-06, 10-13-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, John Clinton Stephens executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for Platinum Mortgage, Inc., Lender and Preferred Escrow and Title, LLC, Trustee(s), which was dated July 1, 2008 and recorded on July 8, 2008, in Instrument No. 200807080001783, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, CitiMortgage, Inc., (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **November 13, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District Number Six (6) of Knox County, Tennessee, and within the 51st Ward of the City of Knoxville, Tennessee, and being known and designated as all of Lot 13, Block A, of the Westmoreland Hills Subdivision, Unit 3, as the same appears of record in Map Cabinet F, Slide 166A, in the Register's Office for Knox County, Tennessee, and on survey of Trotter-McClellan, Inc., February 13, 2004, to which Map and Survey specific reference is hereby made for a more particular description.

Being the same property conveyed to John Clinton Stephens, a single man by Warranty Deed dated 11/02/07 and filed for record 11/07/07 in Instrument No. 200711070037888, in the Register's Office for Knox County, Tennessee.

This conveyance is subject to Plat Cabinet F, Slide 166A, and restrictive covenants of record in Book 1847, Page 492, and all restrictions, easements, setback lines, conditions, plat of record, and encumbrances of record in the Register's Office for the aforesaid County.

Parcel ID Number: 133DE013

Address/Description: **1213 Ashgrove Place, Knoxville, TN 37919.**

Current Owner(s): John Clinton Stephens.

Other Interested Party(ies): Secretary of Housing and Urban Development and LVNV Funding LLC as assignee of GE Capital.

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than 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, and 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 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 office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-19628
Insertion Dates: 10-6, 10-13, 10-20-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, William J. Carter and Mary E. Carter executed a Deed of Trust to Home Federal Bank of Tennessee, Lender and Investor's Trust Company, Trustee(s), which was dated August 5, 2002 and recorded on August 14, 2002, in Instrument No. 200208140013113, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, CitiMortgage, Inc., Successor by Merger with Principal Residential Mortgage, Inc., (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **November 13, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Being without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 10, Block F, Ponderosa Hills Subdivision, Unit 2, as shown by map of record in Map Book 47-S, Page 11, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description and as shown on boundary survey dated August 5, 1994, prepared by Dennis N. Gore, Surveyor, Lic. No. 1500, whose address is P.O. Box 5881, Knoxville, TN 37928-0881.

Parcel ID Number: 056CB037

Address/Description: **8236 Bonanza Road, Powell, TN 37849.**

Current Owner(s): William Jeffrey Carter and wife Mary Elizabeth Carter.

Other Interested Party(ies): Internal Revenue Service; Hallsdale Powell Utility District; JPMorgan Chase Bank, NA; and Mid East Tennessee Community Credit Union.

This sale is also subject to the right of redemption by the INTERNAL REVENUE SERVICE, DEPARTMENT OF THE U.S. TREASURY, pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in: Instrument 201004260067097, Serial Number 645319810; Instrument 201007060001002, Serial Number 672182410; Instrument 201007230004758, Serial Number 678713910. Notice of the sale has been given to the Internal Revenue Service in accordance with 26 U.S.C. 7425(b).

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than 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, and 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 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 office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-02418
Insertion Dates: 10-6, 10-13, 10-20-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated OCTOBER 16, 2007, executed by ERIC M. BRUNER, UNMARRIED, to CHARLES E. TONKIN, II, Trustee, of record in INSTRUMENT NO. 200710170032270, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MORTGAGE INVESTOR GROUP, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on WEDNESDAY, **OCTOBER 29, 2014 AT 11:00 A.M.**, AT THE NORTHERN MOST ENTRANCE FROM MAIN AVENUE, NEAR THE MAIN ASSEMBLY ROOM, ON LEVEL "M" OF THE CITY-COUNTY BUILDING, AT 400 MAIN AVENUE, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN THE SIXTH CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, BEING KNOWN AND DESIGNATED AS LOT 1, SUBDIVISION OF THE SAVAGE PROPERTY, AS RECORDED IN INSTRUMENT NUMBER 200710150031446 WITH THE KNOX COUNTY REGISTER OF DEEDS, AND WHICH IS MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON ROD NEW IN THE SOUTHERLY RIGHT OF WAY LINE OF SCHAAD ROAD, AND AT THE INTERSECTION OF THE WESTERLY RIGHT OF WAY LINE OF TECOY LANE; THENCE, LEAVING THE RIGHT OF WAY LINE OF SCHAAD ROAD AND WITH THE RIGHT OF WAY LINE OF TECOY LANE, ON A CURVE TO THE RIGHT, HAVING A RADIUS OF 25.00 FEET, AN ARC LENGTH OF 36.59 FEET AND A CHORD BEARING AND DISTANCE OF SOUTH 81 DEGREES 32 MINUTES 23 SECONDS WEST, 33.41 FEET TO AN IRON ROD NEW IN THE WESTERLY RIGHT OF WAY LINE OF TECOY LANE; THENCE, CONTINUING WITH THE RIGHT OF WAY LINE OF TECOY LANE, SOUTH 56 DEGREES 31 MINUTES 42 SECONDS EAST, 97.20 FEET TO AN IRON ROD NEW, COMMON CORNER TO LOT 2, SUBDIVISION OF THE SAVAGE PROPERTY; THENCE LEAVING THE RIGHT OF WAY LINE OF TECOY LANE AND WITH THE LINE OF LOT 2, SOUTH 37 DEGREES 02 MINUTES 44 SECONDS WEST, 141.59 FEET TO AN IRON ROD OLD, COMMON CORNER TO LOT 2 AND ROBERT L CLAIBORNE (DEED BOOK 2295, PAGE 102); THENCE, LEAVING THE LINE OF LOT 2 AND WITH THE LINE OF CLAIBORNE, NORTH 57 DEGREES 14 MINUTES 43 SECONDS WEST, 126.20 FEET TO AN IRON ROD NEW, IN THE SOUTHERLY RIGHT OF WAY LINE OF SCHAAD ROAD; THENCE, LEAVING THE LINE OF CLAIBORNE AND WITH THE RIGHT OF WAY LINE OF SCHAAD ROAD, NORTH 39 DEGREES 36 MINUTES 29 SECONDS EAST, 121.26 FEET TO AN IRON ROD NEW, SAID IRON ROD BEING THE POINT OF BEGINNING. CONTAINING 0.40 ACRES, ACCORDING TO THE SURVEY OF GARY L. ROTH, JR., TN RLS # 2051, DATED JANUARY 24, 2007.

SUBJECT TO ALL APPLICABLE EASEMENTS, RESTRICTIONS, AND BUILDING SETBACK LINES OF RECORD IN KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO ERIC M. BRUNER, UNMARRIED, BY WARRANTY DEED DATED OCTOBER 16, 2007 OF RECORD IN INSTRUMENT NO. 200710170032269, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **4100 SCHAAD RD, KNOXVILLE, TENNESSEE 37921.**

PARCEL ID: 079JA027

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY.

THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO THE APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425 AND T.C.A. 67-1-1433. THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET SEQ. HAVE BEEN MET.

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. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE 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/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES. NO PERSONAL CHECKS WILL BE ACCEPTED. TO THIS END, YOU MUST BRING SUFFICIENT FUNDS TO OUTBID THE LENDER AND 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 OF THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: HALLSDALE POWELL UTILITY DISTRICT

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This day, September 25, 2014. This is improved property known as 4100 SCHAAD RD, KNOXVILLE, TENNESSEE 37921.

J. PHILLIP JONES, Substitute Trustee
s/s: J. PHILLIP JONES,
SUBSTITUTE TRUSTEE
1800 HAYES STREET
NASHVILLE, TN 37203
(615) 254-4430
www.phillipjoneslaw.com

Publish: 09/29/14, 10/06/14 and 10/13/14

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Legal Notices

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 23, 2012, executed by REBECCA LYNN HIGDON AND RONALD DENIS HIGDON, conveying certain real property therein described to JOSEPH B. PITT, JR., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded June 5, 2012, at Instrument Number 201206050069036; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Quicken Loans Inc. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **October 30, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: LAND SITUATED IN THE COUNTY OF KNOX IN THE STATE OF TN SITUATED IN DISTRICT NO. (6) SIX OF KNOX COUNTY, TENNESSEE AND BEING KNOWN AND DESIGNATED AS: WITHOUT THE CORPORATE LIMITS OF KNOXVILLE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE NORTHWEST RIGHT OF WAY LINE OF GARDNER LANE 2135.00 FT. MORE OR LESS FROM THE INTERSECTION OF GARDNER LANE AND HEISKELL ROAD; THENCE NORTH 42 DEGREES 03 MINUTES WEST 212.00 FEET TO IRON PIN; THENCE NORTH 47 DEGREES 15 MINUTES EAST 225.00 FEET TO AN IRON PIN; THENCE SOUTH 39 DEGREES 29 MINUTES EAST 178.01 FT TO AN IRON PIN; THENCE SOUTH 38 DEGREES 18 MINUTES WEST 220.15 FEET TO THE POINT OF BEGINNING, CONTAINING 0.99 ACRE, MORE OR LESS, ACCORDING TO THE SURVEY OF HINDS & PATTESON SURVEYING COMPANY, INC., LIC. NO. 967, 4601 CHAMBLISS AVENUE, KNOXVILLE, TENNESSEE 37919, DATED FEBRUARY 8, 1999. Parcel ID: 046-224 PROPERTY ADDRESS: The street address of the property is believed to be **207 GARDNER LN, POWELL, TN 37849**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): RONALD DENIS HIGDON OTHER INTERESTED PARTIES: REBECCA LYNN HIGDON The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. .

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #73519
Insertion Dates: 09-29, 10-06, 10-13-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **November 3, 2014 on or about 11:00AM** local time, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by JAMES CALVIN MYERS AND SHEILA CAROL MYERS, to GAIL C. VICTORY, Trustee, on August 26, 2005, as Instrument No. 200509020021194 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONAL ASSOCIATION FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-RP2

The following real estate located in Knox County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

SITUATED IN DISTRICT 1, KNOX COUNTY, AND WITHIN THE 14TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, (CLT 082EN-018), AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 13, BLOCK B, CASTLE HEIGHTS SUBDIVISION, GILMAR HOMES, INC, UNIT ONE, AS SHOWN BY MAP OR THE SAME OF RECORD IN CABINET B, SLIDE 82D (MAP BOOK 14, PAGE 129) IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, SAID PROPERTY FRONTS 60 FEET ON THE NORTH SIDE OF SELMA AVENUE AND EXTENDS BACK IN A NORTHERLY DIRECTION BETWEEN PARALLEL LINES, 142.5 FEET, AND BEING BOUNDED AND DESCRIBED AS SHOWN ON MAP OF SAID ADDITION TO WHICH MAP REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION, SAID PREMISES BEATING STREET ADDRESS OF 3221 SELMA AVENUE, KNOXVILLE TENNESSEE BEING A PORTION OF THE SAME PROPERTY CONVEYED TO CHARLES W WHITTINGTON AND WIFE, CHARLENE WHITTINGTON, BY CORRECTION QUIT CLAIM DEED FROM LOIS E KELLY, SINGLE, DATED 3-16-04 AND RECORDED 3-29-04 IN INSTRUMENT NUMBER 200403290089611, REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE ORIGINAL DEED RECORDED ON 7-2-99 IN INSTRUMENT NUMBER 199907020000701

Tax ID: 082EN-018

Current Owner(s) of Property: JAMES CALVIN MYERS AND SHEILA CAROL MYERS

The street address of the above described property is believed to be **3221 SELMA AVENUE, KNOXVILLE, TN 37914**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

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. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE DEPOSIT PAID. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: LVNV FUNDING LLC

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If applicable, the notice requirements of T.C.A. 35-5-117 have been met.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee or the Mortgagee's attorney.

MWZM File No. 14-000543-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: INFO@MWZMLAW.COM
Insertion Dates: 09-29, 10-06, 10-13-14

75 FORECLOSURES

NOTICE OF SUCCESSOR TRUSTEE'S SALE

WHEREAS, by Deed of Trust dated January 6, 2011, and recorded as Instrument No.

201101120042000, in the Knox County Register of Deeds Office ("Deed of Trust"), James O. Kennedy and Kellie M. Kennedy conveyed in trust to Hugh M. Queener, Trustee for Pinnacle Bank (formerly Pinnacle National Bank), certain real estate hereinafter described, to secure the payment of the principal sum of \$105,250.00, evidenced by a certain Promissory Note ("Note"), said instruments being incorporated herein by reference; and

WHEREAS, by instrument dated May 8, 2013, and recorded as Instrument No.

201305090073590, in the Knox County Register of Deeds Office, Pinnacle Bank; the owner and holder of said indebtedness, appointed Joseph H. White, Jr., as Successor Trustee; and

WHEREAS, default has been made in the Deed of Trust and the owner and hold of the Note has declared the entire balance due and payable and has instructed the undersigned Successor Trustee to foreclose the Deed of Trust in accordance with its terms and provisions,

NOW, THEREFORE, by the authority vested in me as Successor Trustee under said instruments, I will, on the 4th day of **November, 2014 at 11 A.M.** at the front steps of the Old Knox County Courthouse, offer for sale and sell at public auction to the highest bidder for cash, and in bar of the statutory right of redemption and equitable rights of redemption, and all other rights and exemptions of any kind, equitable or statutory, all of which were expressly waived in the Deed of Trust, the property therein conveyed which is more particularly described as follows:

TRACT I (**1743 Moses Avenue**): SITUATED in District Three (3) of Knox County, Tennessee, within the 21st Ward of the City of Knoxville, Tennessee, and being known and designed as Lot 44, Mechanicsville Commons, Unit 1, according to the plat of correction prepared by Barge, Waggoner, Sumner & Cannon, Inc., Timothy D. Robinson, Surveyor, Tennessee License Number 2044, of record as Instrument No. 200010230027916, in the Register of Deeds Office in Knox County, Tennessee.

BEING the same property conveyed to James O. Kennedy and Kellie M. Kennedy by Warranty Deed dated January 6, 2011, and recorded as Instrument No. 201101120041999

The above described property will be sold subject to any and all unpaid taxes, restrictions, easements, and building setback lines, matters show on the map referenced above, and to any prior or superior liens, judgments or Deeds of Trust, including, but not limited to the following:

a. A second Deed of Trust ("Second Deed") recorded as Instrument No. 201101120042001 in the Knox County Register of Deeds Office. The Second Deed being between James O. Kennedy and Kellie M. Kennedy as Borrowers and the City of Knoxville as Lender.

b. Unpaid Knox County property taxes for 2014 in the amount of \$835.00 and unpaid City of Knoxville property taxes for 2014 in the amount of \$970.76.

The proceeds of the sale will be applied in accordance with the terms and provisions of the Deed of Trust. Said sale is being made upon the request of Pinnacle Bank, the owner and holder of the indebtedness secured by the Deed of Trust due to the failure of the maker to comply with all provisions of the Deed of Trust.

Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Successor Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

The right is reserved to adjourn the day of the sale to another date certain without further publication, upon announcement at the time set forth above.

Notice provided by:

Joseph H. White, Jr., Successor Trustee
The Law Office of Joseph H. White, Jr.
3720 N. Broadway
Knoxville, TN 37917
Insertion Dates: 10-13, 10-20, 10-27-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated January 21, 2010, executed by ROBERT E. WHITE, III AND JESSICA G. WHITE, conveying certain real property therein described to ROBERT M. WILSON, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 28, 2010, at Instrument Number 201001280049724 (as modified at Instrument Number 201212050036356); and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **November 13, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: TRACT I SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING A TRACT OF LAND CONTAINING 0.25 ACRES MORE OR LESS LYING ON THE WEST SIDE OF OGLESBY ROAD AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE WEST LINE OF OGLESBY ROAD SAID IRON PIN BEING LOCATED 1585 FEET MORE OR LESS SOUTH OF THE CENTER LINE OF MANIS ROAD; AND ALSO CORNER TO STATE RIGHT OF WAY; THENCE WITH THE LINE OF OGLESBY ROAD SOUTH 24 DEG. 44 MIN. EAST 180.37 FEET TO AN IRON PIN; THENCE SOUTH 79 DEG. 38 MIN. WEST 59.10 FEET TO AN IRON PIN; THENCE NORTH 29 DEG. 28 MIN. WEST 160.41 FEET TO A RIGHT OF WAY MARKER; THENCE WITH THE RIGHT OF WAY LINE NORTH 60 DEG. 32 MIN. EAST 70.73 FEET TO AN IRON PIN, THE PLACE OF BEGINNING, ACCORDING TO THE SURVEY OF GERALD F. CLARK SURVEYOR DATED SEPTEMBER 21, 1979. TRACT II SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING A TRACT OF LAND CONTAINING 3.95 ACRES MORE OR LESS LYING ON THE WEST SIDE OF OGLESBY ROAD AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE WEST LINE OF OGLESBY ROAD SAID POINT BEING LOCATED 1765 FEET SOUTH OF MANIS ROAD; THENCE FROM SAID BEGINNING POINT SOUTH 79 DEG. 38 MIN. WEST 998.74 FEET TO AN IRON PIN; THENCE SOUTH 6 DEG. 02 MIN. EAST 231.36 FEET TO AN IRON PIN; THENCE NORTH 73 DEG. 46 MIN. EAST 581.91 FEET TO AN IRON PIN; THENCE NORTH 68 DEG. 56 MIN. 20 SEC. EAST 467.08 FEET TO AN IRON PIN IN THE WEST LINE OF OGLESBY ROAD; THENCE ALONG THE WEST LINE OF OGLESBY ROAD NORTH 24 DEG. 44 MIN. WEST 87.16 FEET TO AN IRON PIN THE POINT OF BEGINNING ACCORDING TO THE SURVEY OF GERALD F. CLARK SURVEYOR DATED MAY 15, 1979. TRACT III SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING IN THE CENTER OF THE SULPHUR SPRINGS BRANCH AND IN THE PROPERTY LINE OF CARROLL M. OGLESBY AND HERBERT A. SHERROD; THENCE IN A WESTERLY DIRECTION AND WITH THE PROPERTY NOW OR FORMERLY BELONGING TO CARROLL M. OGLESBY AND HERBERT A. SHERROD 934 FEET TO THE PROPERTY LINE OF CARROLL M. OGLESBY AND W.O. LUSBY; THENCE IN A NORTHWESTERLY DIRECTION 315 FEET WITH THE PROPERTY LINE OF CARROLL M. OGLESBY AND W.O. LUSBY; THENCE EASTERLY AND PARALLEL TO THE PROPERTY LINE OF CARROLL M. OGLESBY AND HERBERT A. SHERROD 714 FEET TO A PINE TREE IN THE PROPERTY LINE OF CARROLL M. OGLESBY AND G.A. GRIGSBY; THENCE SOUTHEASTERLY 10 FEET TO AN IRON PIN; THENCE NORTHEAST 150 FEET AND WITH THE PROPERTY LINE OF CARROLL M. OGLESBY AND G.A. GRIGSBY TO THE CENTER OF SULPHUR SPRINGS BRANCH; THENCE UP THE CENTER OF THE SULPHUR SPRINGS BRANCH TO THE POINT OF BEGINNING. CONTAINING 6 1/2 ACRES MORE OR LESS. THERE IS EXCEPTED FROM THE ABOVE DESCRIBED TRACT III THAT CERTAIN PARCEL OF LAND CONVEYED TO CARROLL M. OGLESBY AND WIFE MARY TERRY OGLESBY BY DAN F. SHERROD, JR. AND WIFE DONNA S. SHERROD BY DEED DATED FEBRUARY 15, 1980 OF RECORD IN BOOK OF DEEDS 1700 AT PAGE 303 IN THE REGISTER OF DEEDS OFFICE, KNOX COUNTY, TENNESSEE. THIS CONVEYANCE IS MADE SUBJECT TO 10' UTILITY AND/OR DRAINAGE EASEMENTS INSIDE ALL PROPERTY LINES, FIVE FEET EACH SIDE OF ALL LOT LINES AND MINIMUM SET BACK AT 100 FEET. Parcel ID: 072-093.01 PROPERTY ADDRESS: The street address of the property is believed to be **1011 OGLESBY RD, KNOXVILLE TN 37914, TN 37914**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ROBERT E. WHITE, III AND JESSICA G. WHITE OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #73875
Insertion Dates: 10-13, 10-20, 10-27-14

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75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 27, 2012, executed by MONICA L. BROWN AND PERRY T. BROWN, conveying certain real property therein described to JOHN D. BARRY TARRANT, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded September 4, 2012, at Instrument Number 201209040014632; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to RoundPoint Mortgage Servicing Corporation who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **October 30, 2014 at 10:00 AM** at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: LOCATED AND BEING SITUATED IN THE SIXTH (6TH) CIVIL DISTRICT OF THE COUNTY OF KNOX, STATE OF TENNESSEE, AND BEING KNOWN AND DESIGNATED AS FOLLOWS, TO WIT: LOT 12, KNOTTINGWOOD FOREST SUBDIVISION, AS SHOWN OF RECORD IN MAP CABINET L, SLIDE 379 A AND B, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE, TO WHICH REFERENCE IS HERE MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF, AND ACCORDING TO THE SURVEY OF SMOKY MOUNTAIN LAND SURVEYING. Parcel ID: 118D-N-012 PROPERTY ADDRESS: The street address of the property is believed to be **1237 EDENBRIDGE WAY, KNOXVILLE, TN 37923**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): MONICA L. BROWN AND PERRY T. BROWN OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. .

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #73462
Insertion Dates: 10-06, 10-13, 10-20-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Matthew A. LeClair and Mary LeClair executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for America's Wholesale Lender, Lender and Robert M. Wilson, Jr., Trustee(s), which was dated January 2, 2007 and recorded on January 9, 2007, Instrument No. 200701090055920, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2007-2CB, MORTGAGE PASSTHROUGH CERTIFICATES, SERIES 2007-2CB, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **November 4, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District Six of Knox County, Tennessee, without the corporate limits of the City of Knoxville, being all of Lot No. 16, in Wood Harbour Subdivision, Unit 2, as shown by map of record in Map Book 85-S, Page 38, (Map Cabinet F, Slide 188D), in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description of said lot.

Being the same property conveyed to Matthew A. LeClair by warranty deed dated May 14, 2003, from Scott MacDonald and wife, July S. MacDonald, recorded as Instrument No. 200305190105941 in the Register's Office for Knox County, Tennessee.

Subject to a 25 ft. minimum building setback line from front; 35' from rear.

Subject to a 5 ft. utility and drainage easement inside all lot lines; 10' inside front and rear lot lines.

This conveyance is subject to any and all restrictions, easements, setback lines, conditions, plat of record, and encumbrances of record in the Register's Office for the Afore-said County.

Parcel ID Number: 143N A 075

Address/Description: **834 Pintail Road, Knoxville, TN 37934.**

Current Owner(s): Matthew A. LeClair.

Other Interested Party(ies): Y-12 Federal Credit Union; SunTrust Bank; Discover Bank Issuer of Discover Card; and Internal Revenue Service.

This sale is also subject to the right of redemption by the INTERNAL REVENUE SERVICE, DEPARTMENT OF THE U.S. TREASURY, pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in: Instrument Number 200812230039435, Serial Number 502127008. Notice of the sale has been given to the Internal Revenue Service in accordance with 26 U.S.C. 7425(b).

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than 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, and 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 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 office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-11237
Insertion Dates: 10-6, 10-13, 10-20-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Danny E. Beeler and Jayme L. Beeler executed a Deed of Trust to The Home Bank of Tennessee, Lender and Myron C. Ely, Trustee(s), which was dated November 25, 2003 and recorded on December 10, 2003, Instrument No. 200312100060763, Knox County, Tennessee Register of Deeds; modified by that certain Loan Modification Agreement recorded February 26, 2009, Instrument No. 200902260053299, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, BB&T, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **November 4, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District Number Seven (7) of Knox County, Tennessee, and within the 17th Ward of the City of Knoxville, Tennessee. In the Anderson Heir's Addition to Knoxville Tennessee, Fronting 45 feet on the North side of Emerald Avenue and extending back between parallel lines 150 feet, said lot begins at a stake on the North side of Emerald Avenue, 55 feet West from the North-West corner of Emerald Avenue and Cornelia Street, thence westerly along the North side of Emerald Avenue, 45 feet; thence back between parallel lines 15 feet.

Being the same property conveyed to Danny E. Beeler and Jayme L. Beeler, husband and wife, by Deed dated November 25, 2003, of record in Instrument ID. No. 200312100060762, in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 081KJ-021

Address/Description: **235 East Emerald Avenue, Knoxville, TN 37917.**

Current Owner(s): Danny E. Beeler and Jayme L. Beeler.

Other Interested Party(ies): Cavalry Portfolio Services, LLC assignee of HSBC Bank Nevada, NA.

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than 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, and 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 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 office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-19836
Insertion Dates: 10-13, 10-20, 10-27-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Joy R. Spencer executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as nominee for Century 21 (R) Mortgage (SM), Lender and Larry N. Westbrook, Esq, Trustee(s), which was dated April 24, 2007 and recorded on April 25, 2007, Instrument No. 200704250087169, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, NYMT Residential 2013-RP3, LLC, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **October 28, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District No. Seven (7) of Knox County, Tennessee, within the 17th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 16, Block 27, Oakwood C. B. Atkin Addition to Knoxville, Tenn. As shown on the plat of record in Plat Cabinet A, Slide 144-B (formerly Map Book 5, Page 187) in the Register's Office for Knox County, Tennessee, and being more fully described as follows:

Beginning at an iron pin at the point of intersection of the Southeast line of Oglewood Avenue with the Southwest line of Cornelia Street; thence with the line of Cornelia Street, South 43 deg. 48 min. East 120 feet to the Northwest line of an alley; thence with the line of said alley, South 45 deg. 30 min. West 50 feet to the corner of Lot 15; thence with the line of said lot, North 43 deg. 48 min. West 120 feet to an iron pin in the Southwest line of Oglewood Avenue; thence with said line North 45 deg. 30 min. East 50 feet to the place of beginning.

Parcel ID Number: 081KB040

Address/Description: **228 Oglewood Avenue, Knoxville, TN 37917.**

Current Owner(s): Joy Spencer.

Other Interested Party(ies): N/A

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than 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, and 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 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 office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-20195
Insertion Dates: 10-6, 10-13, 10-20-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 10, 2001, executed by RICHARD ALLEN PROFFITT, II AND KRISTIE LYNN PROFFITT, conveying certain real property therein described to CHARLES E. TONKIN, II, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded August 16, 2001, at Instrument Number 200108160012881; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as Trustee, Successor in Interest to Wachovia Bank, National Association, (formerly known as First Union National Bank) as Trustee, for Long Beach Mortgage Loan Trust 2001-4 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **November 13, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NUMBER SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 8, OF THE CHATAM RIDGE SUBDIVISION, AS THE SAME APPEARS OF RECORD IN MAP CABINET O, SLIDE 308D, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION; AND ACCORDING TO SURVEY OF TROTTER-MCCLELLAN, INC., DATED AUGUST 6, 2001, DRAWING NO. 01-266. Parcel ID: 130CC-008 PROPERTY ADDRESS: The street address of the property is believed to be **11407 HUNTERS RUN LANE, KNOXVILLE, TN 37923**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): RICHARD ALLEN PROFFITT, II AND KRISTIE LYNN PROFFITT OTHER INTERESTED PARTIES: EAST TENNESSEE CHILDREN'S HOSPITAL, KNOX OB/GYN ASSC, J&S LEASING INCORPORATED The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #73955
Insertion Dates: 10-13, 10-20, 10-27-14

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Legal Notices

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 17, 2009, executed by JOSH L. DEMERS AND KRISTI M. DEMERS, conveying certain real property therein described to US TITLE CORPORATION, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded June 30, 2009, at Instrument Number 200906300086859; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE ON BEHALF OF THE OWS REMIC TRUST 2013-2 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **October 30, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 17, HAYNESFIELD SUBDIVISION, AS SHOWN BY MAP OF RECORD IN INSTRUMENT NO. 200205010090322, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. SUBJECT TO RESTRICTIONS SHOWN IN INSTRUMENT NO. 200205030091143 IN SAID REGISTER'S OFFICE. SUBJECT TO A 20' MINIMUM BUILDING SETBACK LINE FROM FRONT; 05' SIDE; 15' REAR, 35' PERIPHERAL; 05' UTILITY AND DRAINAGE EASEMENT INSIDE INTERIOR LOT LINES; 10' INSIDE BOUNDARY LINES AND ROADS; 50' RIGHT OF WAY EASEMENT ON ALL STREETS. THIS CONVEYANCE IS SUBJECT TO ALL RESTRICTIONS, EASEMENTS, SETBACK LINES, AND OTHER CONDITIONS SHOWN OF RECORD IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 029G-B-017.00 PROPERTY ADDRESS: The street address of the property is believed to be **7204 HAYNESFIELD LANE, KNOXVILLE, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): JOSH L. DEMERS AND KRISTI M. DEMERS OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinelublin.com/properly-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #73535
Insertion Dates: 10-06, 10-13, 10-20-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **November 17, 2014 on or about 11:00AM local time**, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by JAVIER LOPEZ AND MARIA FRANCISCO, to PARK PLACE TITLE : ESCROW, Trustee, on July 11, 2005, as Instrument No. 200507200006202 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIES CORPORATION, HOME EQUITY MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-KS10

The following real estate located in Knox County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

SITUATED IN THE 5TH CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 44TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 33, HOLIDAY HILLS SUBDIVISION, UNIT 4, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET M, SLIDE 266B, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND BY SURVEY OF LANY A. DOSS #1255, DATED JANUARY 11, 1996.

Tax ID: 092EE-033

Current Owner(s) of Property: JAVIER LOPEZ AND MARIA FRANCISCO

The street address of the above described property is believed to be **4313 ISLAND COURT, KNOXVILLE, TN 37921**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

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. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE DEPOSIT PAID. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: STATE TAX LIEN IN FAVOR OF TENNESSEE DEPARTMENT OF REVENUE

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If applicable, the notice requirements of T.C.A. 35-5-117 have been met.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

MWZM File No. 14-000731-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: TNSALES@MWZMLAW.COM
Insertion Dates: 10-13, 10-20, 10-27-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **November 17, 2014 on or about 11:00AM local time**, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by DAVID BRAIN SHARP AND CHARISSA FETTERS, to PRIORITY TRUSTEE SERVICES OF TEN, Trustee, on October 20, 2006, as Instrument No. 200610260035945 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: Wells Fargo Bank, National Association as Trustee for Option One Mortgage Loan Trust 2007-1, Asset-Backed Certificates, Series 2007-1

The following real estate located in Knox County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

SITUATED IN DISTRICT NO. SEVEN (7), FORMERLY DISTRICT NO. TWO, OF KNOX COUNTY, TENNESSEE, WITHIN THE 18TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 26, BLOCK B, LINWOOD ADDITION TO KNOXVILLE, AS SHOWN ON MAP OF THE SAME OF RECORD IN MAP BOOK 7, PAGE 17, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, SAID LOT FRONTS 50 FEET ON THE NORTH SIDE OF ATLANTIC AVENUE AND EXTENDS BACK BETWEEN PARALLEL LINES 150 FEET TO AN ALLEY.

Tax ID: 081CA05301/47

Current Owner(s) of Property: DAVID BRAIN SHARP AND CHARISSA FETTERS

The street address of the above described property is believed to be **419 ATLANTIC AVE , KNOXVILLE, TN 37917**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

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. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE DEPOSIT PAID. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: PREMIER MORTGAGE FUNDING INC, A FLORIDA CORPORATION

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If applicable, the notice requirements of T.C.A. 35-5-117 have been met.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

MWZM File No. 14-000504-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: TNSALES@MWZMLAW.COM
Insertion Dates: 10-13, 10-20, 10-27-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **November 17, 2014 on or about 11:00AM local time**, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by MICHAEL E MCGILL AND SHANNON MCGILL, to TITLE ENTERPRISES-10285-1, Trustee, on November 26, 2003, as Instrument No. 200312160062590 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: U.S. BANK N.A., IN ITS CAPACITY AS TRUSTEE FOR THE REGISTERED HOLDERS OF HOME EQUITY ASSET TRUST 2004-2, HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2004-2

The following real estate located in Knox County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

A CERTAIN TRACT OR PARCEL OF LAND LOCATED IN KNOX COUNTY, TENNESSEE DESCRIBED AS FOLLOWS, TO-WIT: SITUATED IN THE NINTH (9TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND BEING BOUNDED AND DESCRIBED AS FOLLOWS: BEGIN AT A NEW IRON PIN IN THE NORTHEAST RIGHT-OF-WAY LINE OF SAMS LANE, BEING 850 FEET, MORE OR LESS, ALONG SAID RIGHT-OF-WAY IN A SOUTHEAST DIRECTION FROM THE CENTERLINE OF BAYS MOUNTAIN ROAD; THENCE LEAVING SAMS LANE N. 35 DEG 35' E., 208.00 FEET TO AN EXISTING IRON PIN; THENCE S. 51 DEG 30' E. 211.34 FEET TO AN EXISTING IRON PIN; THENCE S. 36 DEG 30' W. ., 208.27 FEET TO AN EXISTING IRON PIN IN THE NORTHEAST RIGHT-OF-WAY LINE OF SAMS LANE; THENCE WITH THE NORTHEAST RIGHT-OF-WAY OF SAMS LANE N. 51 DEG 25' W., 208.00 FEET TO THE POINT OF BEGINNING, AND CONTAINING 1.00 ACRES, MORE OR LESS, ACCORDING TO A SURVEY OF JIM W. SULLIVAN, TENN. RLS# 1306, of 1607 Bexhill Drive, Knoxville, TN, dated January 28, 1998.

Tax ID: 138 189

Current Owner(s) of Property: MICHAEL E MCGILL AND SHANNON MCGILL

The street address of the above described property is believed to be **8628 SAMS LN, KNOXVILLE, TN 37920**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

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. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE DEPOSIT PAID. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: None

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If applicable, the notice requirements of T.C.A. 35-5-117 have been met.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

MWZM File No. 13-004342-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: TNSALES@MWZMLAW.COM
Insertion Dates: 10-13, 10-20, 10-27-14

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO
Chekesha Nell Rose Crippen
IN RE: Broderick Hayes vs Chekesha Rose Crippen
NO. 186808-3
In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Chekesha Nell Rose Crippen a non-resident of the State of Tennessee, whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon Chekesha Nell Rose Crippen, it is ordered that said defendant Chekesha Nell Rose Crippen file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Scott A. Lanzon an, Attorney whose address is 550 Main Avenue Ste 550, Knoxville, TN 37902 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Mike Moyers at the Knox County Chancery Court, Division 111, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 16th day of Sept, 2014.

s/s **Howard G. Hogan**
HOWARD G. HOGAN
Clerk and Master

PUBLISH: 9/22/14, 9/29/14, 10/06/14 AND 10/13/2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO KIMBERLY A. NIGHTINGALE COVINGTON
IN RE: CHUCK COVINGTON VS. KIMBERLY A. NIGHTINGALE COVINGTON
NO. 188101-3
In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant KIMBERLY A. NIGHTINGALE COVINGTON, a non-resident of the State of Tennessee, or whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon KIMBERLY A. NIGHTINGALE COVINGTON, it is ordered that said defendant KIMBERLY A. NIGHTINGALE COVINGTON file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Carolyn Levy an, Attorney whose address is 10805 Kingston Pike Suite 200, Knoxville, TN 37934 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Mike Moyers at the Knox County Chancery Court, Division 111, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 22rd day of September, 2014.

s/s **Howard G. Hogan**
HOWARD G. HOGAN
Clerk and Master

PUBLISH: 9/29/14, 10/06/14, 10/13/14 AND 10/20/2014

85 MISC. NOTICES

PUBLIC NOTICE:

Knoxville Regional Transportation Planning Organization - Executive Board Meeting, October 22, 2014.

The Knoxville Regional Transportation Planning Organization (TPO) Executive Board will meet on Wednesday, October 22, at 9 a.m. in the Small Assembly room of the City/County Building, 400 Main Street, Knoxville, TN. Topics to be considered: A resolution to amend the FY 2014-2017 Transportation Improvement Program, Transit representation on the TPO Executive Board, Update on transit funding; and other business.

If you would like a complete agenda, please contact MPC at 215-2500 or see the TPO web site at www.knox-trans.org. If you need assistance or accommodation for a disability, please contact MPC at 215-2500 and we will be glad to work with you in obliging any reasonable request.

Publish Date:10/13/14

85 MISC. NOTICES

PUBLIC NOTICE:

Be advised any and all tangible property including abandoned mobile home Kentucky Tennessee #119866 left on property 8919 Maynardville Hwy. 30 days from Monday October 13, 2014 will become property of current owner.

Publish Date:10/13/14



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