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## Commissioners respond to PPU Audit

By Mike Steely  
steelym@knoxfocus.com

The internal audit report on the school system's use of Physical Plan Upgrade funds was released last week to the Audit Committee and County Commission. The audit found some questionable, but not criminal, use of that money.

"We found the PPU accounting process could be improved," Internal Auditor Andrea Addis reported.

"We found three areas for improvement in the Physical Plan Upgrade accounting process, with one of these areas considered significant. Specifically we found needed improvements related to capital project accounting,

application of capitalization rules to PPU transactions, and documentation of the process for accounting for PPU transactions."

The Internal Auditor recommended: the school system design and implement controls in the capital project accounting process; document capital projects according

to process and controls in policies and or procedures; communicate written policies and or procedures governing the process with school personal; and provide employee training on PPU and capitalizations processes.

The school system agreed with three of the findings but believes sufficient controls are already

in place within the capital project accounting process.

Following the public release of these findings, several commissioners who voted to authorize the audit commented on the audit.

"I do not see any surprises in the findings. My hope

**Continue on page 2**

## League of Women Voters, KCEA Announce

### Board of Education Candidate Forum

The League of Women Voters of Knoxville/Knox County (LWVKKC) and the Knox County Education Association (KCEA) will hold a moderated forum to inform voters about District 2 Board of Education candidates running in the general election November 4, 2014.

Charlotte Dorsey, Jamie Rowe and Tracey Sanger will participate in the forum on Monday, October 13, 6:00 - 7:15 p.m., at the Christenberry Community Center, 931 Oglewood Avenue, Knoxville 37919. Matt Shafer Powell, Director of News Content and Executive Producer at WUOT, will moderate.

For more information, visit [www.lwvknoxville.org](http://www.lwvknoxville.org).

## KNOX COUNTY SCHOOLS

# BOARD OF EDUCATION REORGANIZES



PHOTO BY DAN ANDREWS.

From left to right, newly elected Knox County Board of Education Chairman and Vice Chairman Mike McMillan and Doug Harris listen to a speaker at last Wednesday's board meeting

By Sally Absher  
sallyabsher@gmail.com

After being unable to break a 4-4 tie between Mike McMillan and Doug Harris in September, the Knox County School Board's first order of business at last Wednesday's Regular BOE meeting was to elect a Chairman and Vice-Chairman.

Patti Bounds, who was out of the country on vacation last month, joined fellow new members John Fugate, Terry Hill, Amber Rountree, and McMillan to give McMillan 5 votes, while returning BOE members Gloria Deathridge,

Doug Harris, Lynne Fugate, and Karen Carson voted for Harris.

Hill and Harris were nominated for Vice-Chair, which Harris won with a cross-over vote from John Fugate. Lynne Fugate volunteered to serve as the Tennessee Legislative Network (TLN) representative, and was elected unanimously to that position. McMillan assumed chairmanship of the meeting.

Prior to the vote, then-Chair Lynn Fugate said "We have someone from Public Forum who wants to speak to this... we've never had anyone speak to board reorganization but I

believe Ms. Hopson wants to." Karen Carson rolled her eyes as Lauren Hopson came to the podium.

Hopson said, "Almost a year ago to the day I came before you to express my frustration with things happening in our school system. During the past year, a few of those things have changed."

She also said the board member representing her school has already made two visits to the school (Thank you Patti Bounds). She

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## Mayor to host cash mob at Fountain City landmark

Knox County Mayor Tim Burchett's 'Knox Cash Mob' is gearing up for another visit to a longtime local business in our community.

On Saturday, Oct. 11, from 8 a.m. until 2 p.m., Mayor Burchett invites members of the community to stop by the Fountain City Exxon station, 5306 Broadway, to fill up on gas, grab a soft drink or get an oil change. Mayor Burchett will be pumping gas at the station during this time.

World War II veteran Alvin Frye, 91, has owned the Fountain City Exxon station at the intersection of Broadway and Essary Road for 24 years, and for nearly 60 years has owned stations at various Fountain City locations.

Many Knoxville residents will recognize Frye's service station for its "No Lottery, No Beer" sign displayed along Broadway - others may remember the sign as saying "No Lottery, No Beer, Not a Casino."

Mayor Burchett occasionally hosts cash mob and "Lunch with the Mayor" events at local retail establishments and restaurants as a way of encouraging the entire community to turn out and support local business.

## Winger has become a staple in CHS football

By Ken Lay

He's never taken the field as a player at Dan Y. Boring Stadium and he's never donned a Central High School helmet but David Winger has been a regular on the Bobcats' sideline for nearly three decades.

He's been a Central High football manager and ball boy since he was a student and he's not planning on going anywhere any time soon.

"The Lord has blessed me with good health and I don't plan on leaving right now," said Winger, who has been a regular at Bobcats' games since he was a freshman in 1982. "I'll

assume when it's going to be time [to leave]. It will be time.

"I still get pumped up on Friday nights because, hey, it's Friday night. I always get pumped when I hear our band play and when I see people walking down to the field. This is like 'Friday Night Lights' or 'Varsity Blues.'"

Winger began his days with Central High's football program as a student manager when he held the ball for 'Cats' kickers in practice and the 1986 graduate has been a staple at games ever since. He hasn't overstayed his welcome but he wasn't quite sure that his tenure would've

lasted as long as it has.

"I didn't think it would last this long and when I left [after graduation], I didn't plan on coming back," said Winger, who now works as a custodian at the school. "I needed a job and this thing all just kind of worked out."

During his time with the Bobcats, he's seen the team win and he's seen the highs and lows of high school football.

"You have your ups and downs and that's just the way it goes," said Winger, who has worked under four football coaches including Harold Taylor, Joel Helton (who was recently

inducted to the Greater Knoxville Sports Hall of Fame), Joe Hassell (now an assistant at Farragut) and current coach Bryson Rosser. "It's tough to see the boys lose --- especially the seniors --- because you know that this might be their last chance to play football.

"I'm not a licensed coach but I do provide encouragement."

Winger noted that he was grateful that Rosser, Central's first-year head coach, asked him to stick around.

"I wasn't sure if coach Rosser would accept me but he did

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Focus on the Law

# Amendment 1

Amendment 1 is a proposed change to the Constitution of Tennessee to add the following language to Article I: "Nothing in this Constitution secures or protects a right to abortion or requires the funding of an abortion. The people retain the right through their elected state representatives and state senators to enact, amend, or repeal statutes regarding abortion, including, but not limited to, circumstances of pregnancy resulting from rape or incest or when



By Sharon Frankenberg, Attorney at Law

necessary to save the life of the mother." This proposed amendment is the latest in a series of anti-abortion legislative actions responding to a decision of the Tennessee Supreme Court in the Planned Parenthood v. Sundquist case which is reported at 38 S.W.2d 1 (Tenn. 2000). The Tennessee Supreme Court held that a woman's right to terminate her pregnancy is a vital part of the right to privacy guaranteed by the Tennessee Constitution. "As this right is inherent

in the concept of ordered liberty embodied in the Tennessee Constitution, we conclude that the right to terminate one's pregnancy is fundamental." Any regulation of this fundamental right must be reviewed using a strict scrutiny standard. This is a higher standard of review and stronger protection than that contained in the Roe v. Wade decision regarding the right to privacy provided under the U.S. Constitution. Restrictions enacted by the state legislature requiring all abortions after the first trimester be performed at a hospital and requiring physicians to provide state-mandated information

and counseling and then imposing a two-day waiting period before the abortion could be performed were found to be unconstitutional violations of the Tennessee Constitution. Hence, if any of these types of restrictions on abortion are to pass Constitutional muster, the Constitution itself must be amended. Supporters of Amendment 1, specifically the group Yes on 1, assert that the amendment is necessary so that the legislature can pass the following "safeguards": "informed consent to provide accurate information based on health history; 24 hour waiting period to avoid abortion-

on-demand and coercion; inspection and regulation of abortion facilities; and hospitalization requirement for riskier late-term abortions." The U.S. Census Bureau reports the total Tennessee population in 2010 was 6,346,105. According to statistics compiled by The Tennessean, 16,373 abortions were performed in Tennessee in 2010. That is a six percent decrease from a decade ago. 24.5 percent of the abortions in 2010 were sought by women from other states. This is a 30 percent increase from a decade ago. The age group with the most abortions is 20-24. 47.9 percent of all

abortions were performed on white patients. 73.8 percent of the total state population is white. Changing our state Constitution is serious business and has long term consequences. There will be four amendments on the ballot this next election. Please consider all of your votes carefully. Early voting begins on October 15 and continues daily through October 30, excluding Sundays. The last day to vote will be on Election Day, Tuesday November 4. You should always hire an experienced attorney if you need legal services. My office number in Knoxville is (865)539-2100.

## Commissioners respond to PPU Audit

Cont. from page 1

is that the schools will take the recommendations given to have a more transparent method of accounting for PPU funds and how they are spent for each project they are allocated for," Knox County Commission Chairman Brad Anders told The Focus Tuesday.

"No surprises for me. I suspected some sloppy bookkeeping but did not expect to see any fraud or anything unseemly," Commissioner Richard Briggs responded.

Commissioner Mike Brown emailed this reply: "I guess that my first reaction is that I am pleasantly surprised. Of course they have had a few months to get their ducks in a row and have evidently put some new procedures in place to clear up some things that might have been a greater cause for heartburn. Still I am not entirely clear as to some of the handling on the monies concerning the new school out west. I think they are now fully aware of the fact that they are being watched more closely and hopefully this will be to the good for Knox County."

Commissioner Jeff Ownby, who was one of the members to question the usage of the funds, told The Focus that the "smoking gun" in the audit report was

the land acquisition at Northshore Elementary in 2011.

"The audit substantiated everything I brought up," Ownby said, adding that he is hoping to meet with the Internal Auditor to discuss the audit.

"They found four violations, one was significant," he said, referring to the purchase of land at Northshore Elementary and said that that purchase was made before the school was authorized for construction.

Ownby assumes the audit report will go to the county audit committee and then to the commission for discussion in the commission workshop meeting on October 20 and be on the regular meeting agenda on October 27.

Amy Broyles, Commissioner of the 2nd District, said, "Our internal auditor is so good, I'm very impressed with her work." She added that she was impressed by the school management's response which she called "positive."

"Overall the audit was very thorough and showed no criminal abuse. I hope it lays to rest the concerns that some people have," Broyles told The Focus.

"I imagine we'll discuss it at this month's commission meeting and that's entirely appropriate," she said.

## Bridges Get City Council Action

By Mike Steely steelym@knoxfocus.com

Bridges get city council action "This project has taken a long time to develop," said Jim Hagerman, Director of City Engineering. "We finally have a good bid and we're ready to move forward."

Hagerman was replying to a question from Councilman Duane Grieve about repairs and renovation of the Westland Drive Bridge and drainage issues there. City Council authorized \$1,796,000 on a contract with Southern Constructors, Inc. to finally start the project.

The long-awaited repairs, dating back a couple of years, had seen earlier bids but the bids were too high and not accepted. Plans were adjusted for the project earlier this year to make the project more affordable and include widening the bridge and constructing a new drainage system from the bridge along the north side of Westland Drive. It also includes improving Westland Drive near Rotherwood Drive to improve the roadway shoulders.

Flooding there has been an ongoing problem along the road and sometimes into buildings, according to Hagerman.

"It is a significant safety issue when it does flood," he said.

"This will improve that situation and the plan is to start construction in January after the holidays. The detour route is

Northshore Drive and we're not encouraging anybody to use any of the local streets."

Westland Drive is expected to be closed for two months during this project.

Grieve asked him about using Craig Road during the construction and Hagerman said the Craig Road residents "would like to have a (traffic) light there, but it is not a good place for a light for road alignment issues and just the nature of the intersection."

"Having a light on a high speed road is not a good idea because there's some danger," he said, "It also encourages people to go by way of Craig Road and some people on Craig Road have made it clear they don't want that used as a detour."

He said Craig Road would remain open but from the west only.

Councilman Nick Della Volpe mentioned an earlier attempt to "start the work" and seek a bid and asked if any work there has been done. Hagerman said the bid in the March request was too high and the road and bridge work was redesigned and "made it more buildable."

"Are you going to have public meetings?" Councilman George Wallace asked. Hagerman said probably not because public meetings were held last year and the fundamental project hasn't changed that much.

Councilman George Wallace

asked why the work would take six months but the bridge and part of Westland would be closed for two months. Hagerman said there will be some lane closures during the other four months.

Grieve encouraged Hagerman to have another public meeting on the work to review what is going to happen with road traffic there.

"Out of the almost \$1.8 million, KUP is paying \$240,000 of that, they're a partner in this," Grieve said, moving that the bid be accepted.

Another bridge, the one from Jo Johnson Drive to University Commons, came before the council and the city council voted to add \$7,850 to bring the contract total with CDM-Smith, Inc. to \$220,700 and to also extend the date of the completion.

Hagerman, after a question from Della Volpe, said the bridgework there is complete; the request for more time is for "catching up with paperwork."

The bridgework at Glenwood Avenue, under contract with Twin K Construction, Inc., was upped some \$87,621 to \$464,117 and date of completion was extended.

In other action the council heard from Accountability Director Jim York that the city successfully sold a 20-year, \$31.8 million bond in September that will go into construction funds.

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### Publisher's Position

# Start Clamoring and Let Your Faith Leap



By Steve Hunley, Publisher  
publisher@knoxfocus.com

Mike McMillan, in spite of repeated attacks from the Knoxville News Sentinel, Chamber of Commerce types and the establishment, is the new Chairman of the Knox County Board of Education. The new members of the board, John Fugate, Terry

Hill, Patti Lou Bounds, and Amber Rountree, all former teachers, supported McMillan. It was a stunning victory and signaled real change. Just two and a half months ago, McMillan was a lone voice in the wilderness, almost always on the losing end of 8-1 votes on a board comprised of members loyal to superintendent Jim McIntyre.

The Chamber and Sentinel thought they had it won. Last month, after Lynne Fugate couldn't muster the votes and announced she had sadly concluded she had become a "divisive" figure, they threw their lot in with Doug "High Tax" Harris. Chamber types like Mike Edwards and Mike Cohen were whispering darkly if McMillan won,

McIntyre would resign and go enlighten another school system. Talk about an empty threat.

When Harris lost the chairmanship, McIntyre's expression would have caused folks to think he had been raised on persimmons. And did "High Tax" Harris ever live up to his name. He went on a tear about how our taxes are too low. You got that right. Our taxes are too low. O! "High Tax" Harris started comparing our tax rate to those of Nashville and Chattanooga and concluded the school system needs \$50 million new dollars. That's 50 cents on the property tax rate. The ONLY public officials you'll ever hear tell us our tax rate is too low

would be board of education members that are McIntyre rubber stamps. That body has no responsibility for raising the money, just spending it.

And just in case you think the schools are underfunded, keep in mind they have a budget in excess of half a billion tax dollars.

This happened just after the board had been considering a new, supposedly innovative International Baccalaureate Programme for Bearden Middle School with a price tag of approximately one million dollars. There were very few specifics because the proposal had just been put before the board less than a week earlier and McIntyre was squalling

about how imperative it was to pass it now and promised to "find" the money later. How can he find a million dollars? I sure would like to search the sofa in his office, as there must be all kinds of serious spare change beneath the cushions.

McIntyre told the board the public was clamoring for this project. Folks around Gibbs and Hardin Valley are clamoring for new middle schools, too, so I'm waiting to hear about that any day now. For you folks who have a need, real or imagined, you need to start clamoring. Maybe McIntyre can find money for your project, too. We all need to get to clamoring right this minute.

Lynne Fugate, who

represents Bearden Middle School where the International Baccalaureate Programme would be implemented, made a nifty little speech and dismissed the notion of not having the money in hand and told the board sometimes one just needed to "make a leap of faith."

Ms. Fugate is a banker by profession and it occurred to me her bank must have a mighty liberal loan policy. In fact, I thought you good folks might want to run down to the Smart Bank and get you a Leap of Faith Loan. You can call Ms. Fugate at Smart Bank and ask her for a Leap of Faith Loan. I'll be waiting to hear how that works out for you but I won't be holding my breath.

## Board Delays Vote on IB MYP

Led by newly instated BOE members, the Knox County Board of Education members hit the pause button on the approval of a \$781,920 "International Baccalaureate Middle Years Programme (IB MYP) proposed for Bearden Middle and West High schools.



By Sally Absher  
sallyabsher@gmail.com

The board instead voted 6-3 to delay a decision, to allow more time to research and review the program and consider the financial and logistical implications.

The IB MYP is a "whole school initiative that spans grades 6-10; encourages students to become creative, critical, and reflective thinkers; emphasizes intellectual challenge and connections between school and the real world; and fosters the development of skills for communication, intercultural understanding, and global engagement."

At Monday's Work Session meeting, the BOE was given a presentation on the

proposed MYP. This was the first time the new BOE members heard the details of this program, and understandably, there were a number of questions raised.

So many that the following day, BMS and WHS parent Virginia Babb sent an email out through the BMS PTA email system with the following message:

"Our BMS Principal, Ms. Winstead, and West High School Principal, Ms. Banner, went before the work session of the Knox County Board of Education on Monday night to explain the program in hopes of getting it approved at Wednesday's KCS board meeting (October 1, 5:00 pm City/County Building). There are many new board members on the school board and after Monday's session, there did not seem to have the support from the school board to get the approval needed for this program to move forward.

WE NEED YOU TO LET

ALL OUR SCHOOL BOARD MEMBERS KNOW THAT YOU SUPPORT THIS PROGRAM! Please immediately write to ALL the school board members -- it is best to write 1 email that is sent to all 9 school board members (all their emails are at the bottom of this email). Below, I am providing you some information about the IB MYP program so that you can send knowledgeable emails. Please look over these points and write a meaningful personal email from you -- please have your spouse, friends, etc also write."

You must admit the BMS PTA is organized. They even provided the approved talking points. And they had their supporters out in force at the BOE meeting on Wednesday. Sixteen speakers, including students, teachers, and parents, gave speeches in support of the program.

Proponents spoke of better college recruitment, scholarship, and career opportunities with an IB background. Words and phrases like "rigor," "robust," "critical thinking,"

"project-based learning," "internationally proven," and "global citizen" were heard repeatedly.

If it sounds familiar, these are the same words and phrases used to promote Common Core.

The new board members, who campaigned on a platform of researching issues and making informed decisions, said they weren't necessarily against the program, but needed more time to review it, especially since the decision could have a significant impact on the KCS budget.

Amber Rountree said she had requested the number of tier 2 and tier 3 RTI2 (response to instruction and intervention) students at BMS, but they had not had time to respond by Wednesday's meeting. Her concern is these students would not participate in some of the integral parts of the MYP, such as foreign language.

John Fugate complimented the "lobbyists for the IB program" but said, "We would love to have a lot of frills and extra things, but we've got to pay for what

we can afford to pay for ... so think about the students in all areas of this county that would like to participate and gain an edge in some of the areas that they would like to have." He mentioned agricultural programs, for one.

Terry Hill said the emails she received had "nothing but praise about BMS," which she said, "tells me that already, whether anything else is done there or not, that we are looking at a great school with great programs."

She said she would also like to research the issue of space at BMS. There would be around 1350 students after magnet transfers, which she feared could push it as far as functional capacity. She asked for clarification on the move from 5 periods a day to 6, and on how the proposed eight classes for BMS students would be scheduled.

Patti Bounds said as an educator, she supports the concept of a MYP at BMS, but said she received an email from a parent who lamented that not having 1 to 1 ratio of textbooks at

her child's school produced great anxiety in her daughter.

She said the most compelling concern for her, was that the presentation of this program was only given to the BOE on Monday. She expressed concern that she had not had adequate time to research and study this, a concern echoed by Hill and Rountree.

Karen Carson chastised them, saying "This information came out on Thursday, not Monday...when I get an agenda on Thursday I look through it, and if I have questions, I'm on the phone Friday with someone in the school administration asking for more information."

Carson, along with Lynne Fugate, Doug Harris, and Gloria Deathridge, were more willing to approve the resolution without question, and minimized concerns about cost. Lynn Fugate said "Sometimes we just have to take a leap of faith...we didn't have the money for the L&N Stem Academy, but we took a

**Continued on page 4**

## The clear choice for the School Board

### Vote for Jamie Rowe



"I will work hard to be the voice of voters, taxpayers, teachers, students and parents. Together we can change our schools and make them better. I will appreciate your vote."

#### QUALIFICATIONS THAT SET ME APART AS A CANDIDATE

- Volunteered hundreds of hours in schools
- Introduced Shannondale Walk-a-Thon, raising \$300,000 in 32 years
- Verifies facts - doesn't just listen to the powers that be
- Ftn City Town Hall Board member 15 years
- Appointments to: Stormwater Advisory Board, Farmer's Market Committee, and KUB Tree Trim Review Panel- boards with many differing opinions, but we worked together to find solutions

- Central High Graduate
- Bachelor of Science - Biology - TN Tech Univ.
- 4 years chair Fountain City Town Hall
- Fountain City Woman of the Year - 2004

- Bicentennial Gold Medal award - for Gresham Environmental Center trails and programs
- Wrote 120 environmental activities integrating science with language arts, social studies, math, and art
- Co-volunteer of the year at Fountain City Art Center - 2013

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paid for by the Committee to elect Jamie Rowe, Christine Harness, Treasurer

# Winger has become a staple in CHS football

Cont. from page 1

and I was grateful for that," Winger said.

Winger travels with the Bobcats and he's seen East Tennessee and he's gotten to know officials and opposing coaches and he has their respect because on the sideline, he's all business.

"I've seen a lot of [places and I always liked [Maryville's] George Quarles and [Fulton's] Rob Black," he said.

"And I've had some officials come and tell me that they're thankful to come to Central because I keep the game going."

During his days at Central, Winger has seen players, coaches and teachers come and go. He saw former Tennessee star and Tampa Bay running back Reggie Cobb, Baron Huber (who later transferred to Powell and went on to Alabama), Zach Helton (who started at quarterback for four years), Rodney Helton (who played for the Crimson Tide) and Todd Helton, who recently concluded a stellar career with baseball's Colorado Rockies and Cassen Jackson-Garrison, who played for Vanderbilt and is now the boys basketball coach at Northwest Middle School, where he led the Rangers to a Knox County Middle



David Winger has seen greats come and go during his three decades as a manager and ball boy at Central High School. He graduated in 1986 and returned to work as a custodian. He was first in the football program when he was a student.

School Basketball Conference Championship.

"I've seen people come and go," Winger said. "Central High School

is a special place."

When Winger isn't working, he's an avid college football fan. He also roots for the

Atlanta Braves.

"I love SEC football," he said. "We've had two players here go on to Alabama.

"I also like the Braves

and I followed Todd when he played in Colorado."

## Bridges Get City Council Action

Cont. from page 2

York was also asked about the state possibly dropping the Hall Tax rebate to cities. The state currently taxes interest and dividends from investments, the state's only personal income tax. He said that if that happened it would probably take place over several years. The current monies flowing into city funds from the Hall tax is \$4.9 million.

Should the city lose that funding, York said, the budget would be adjusted.

"We will continue to monitor that," he said.

The council also provided \$100,000 in community block grants to Positively Living, Inc., to add five additional units for the rehabilitation of men with physical and mental illness. Two decommissioned city pickup trucks were sold to the Community Action Committee for \$6,800. Council also extended a lease agreement with the Mainstream Group for space within the Emporium Building at 100 South Gay and also a sublease agreement with the Arts and Culture Alliance for space in the Emporium.

Mayor Madeline Rogers was absent from the meeting and Vice-Mayor Nick Pavlis chaired the session.

## Knox County Schools Board of Education Reorganizes

Continued from page 1

said, "I do not believe these changes would have come about without a year of teacher visits to these board meetings and a lot of media attention."

She listed a number of things that have remained unchanged, and urged a vote for a member who "has been supportive of teachers, and has had the backbone to challenge policies that teachers and parents have viewed as detrimental to their students, and who will be willing to make some of these changes in the future... Mr. McMillan."

Later in the meeting, the board took up the controversial "Board of Education Guidelines," aka "Agreements between the Board of Education and Superintendent." Chairman McMillan asked Bud Armstrong, Law Director, what the current status of the document was.

Armstrong said, "Right now, you don't have an agreement. No action means there is no agreement. You do not need to vote to make it go away, because an agreement cannot bind future boards, there are constitutional issues, and it is unenforceable."

Lynne Fugate said, "It's in the minutes from the retreat, it's on the agenda... I think we need to let it go. There is no will to create another agreement."

Carson said, "There is no motion on the floor, if there is no motion and no second, there's really nothing to talk about."

No one objected, so the infamous "Side Agreement" is no more. The BOE will operate under the existing BOE Policy BK, "Civility" and Roberts Rules of Order, as prescribed in Policy BCBF.



Sequoyah Elementary School held its Coupon Book Celebration Friday, September 26. This event was an exciting conclusion to a great success of coupon book sales. SES top 10 sellers were able to select from some amazing prizes such as a trampoline, ipod, ipad mini, laptop, TV and more! Pictured are Coupon Book Winners (Back row:) Assistant Principal Wes Adcock, Blake Thackston, Jackson Gilliam, Lauren Siler, Kennedy Smith, Greta Burns, Principal Alisha Hinton, (Front row:) Max Hill, Kaleb Wilson, Hayes Stooksberry, Julian Mays, Hunter Dance, Campbell Goff and Sam Scott.

## Board Delays Vote on IB MYP

Continued from page 3

leap of faith, and we found the money.

Fugate said she appreciates the concerns, and said, "If we need to study this more...go back and crunch numbers more, then let's do that, but please, don't send the signal that we don't want this." Harris repeated his standard "we need more funding" speech.

The problem is not the money, or the intent of the IB MYP. Every middle school child should have the opportunity to take a foreign language - most of us did when we were in middle school. And Knox County agreed to "rigorous"

standards that promoted "critical thinking" and "cross-curricular aspects" when Tennessee adopted Common Core.

Is it right to pay nearly \$1M for kids in one district and a few hundred transfers from surrounding schools to get the instruction they are already supposed to be getting? The combined MYP and high school IB Degree Program (DP) would include less than 2,800 (5%) of total Knox County Students.

Currently, there are 30 students in the IB diploma program and 212 in IB certificate classes at West.

According to the presentation given during the Work Session,

the proposed metric of 50 transfers per grade to BMS would make this program available to an average of 3.8 students per grade from each of the 13 surrounding middle schools.

The same metric applies to transfers to West High school. Not counting the "magnet" and "alternative" high schools, there are 10 surrounding high schools, for an average of 5 kids per grade from each. But 25 of the 50 spots are reserved for non-zone MYP students, so only half as many transfers from the non-zone high schools would be admitted.

And, only 70% of BMS students are zoned for West. The rest are zoned for Bearden, Karns, or

Fulton. The average 8th grade class of 450 could have around 135 students who are not zoned for West. WHS reserved 25 spots per grade for non-zone MYP students. What about the other 110 students, who enroll in BMS MYP anticipating they will be attending WHS?

Last week's Focus included the results of a poll showing that Dr. McIntyre's approval rating is upside down in every District except the 4th District. McIntyre, and his biggest supporters, live in the 4th District. Those who don't send their kids to private school like to believe their kids are the best and the brightest. Undoubtedly, some of them are.

The 4th District is also home to BMS and WHS. Is the IB MYP pay-back to McIntyre's loyal supporters in the 4th District? Carson told the board that this program was "teacher-driven initiative." Lynne Fugate more accurately called it "parent initiated."

There has long been a two tier educational system - private schools, and public schools. Now we run a very real risk of creating a two tier educational system WITHIN the public schools, with some kids privy to an exclusive educational program based on where they live. This is unequal educational opportunity.

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**Our Neighborhoods**

**KNOXVILLE NEIGHBORHOODS PARTICIPATE IN NATIONAL EVENT**

By Mike Steely  
 steelym@knoxfocus.com

Knoxville neighborhoods participate in national event

Tomorrow the Inskip area joins many other Knox County neighborhoods to celebrate Knoxville's Night Out. The community will meet and greet its neighbors at the Inskip Baptist Church on Rowan Road with the hopes of not only deterring crime but also with the idea of getting people involved with preserving, cleaning and promoting the north Knoxville area.

Betty Jo Mahan, president of the Inskip Community Association, met with other members last week and began planning their event. The association will set up tables and chairs in the front lawn of the church and offer a chili potluck meal with the hopes of visiting with other residents.

The Knoxville Police Department is promoting the Night Out around the city as a message to everyone that neighborhoods are organized and fighting crime. Originally held the first week of August, the annual event was moved to October because of its cooler weather and so that more people can participate.

All across America, the Night Out takes many forms. Some neighborhoods encourage simply leaving your porch light on, while others hold block parties, community events, cookouts, parades, visiting police and emergency personally, marches, exhibits, etc.

Around Knox County two dozen neighborhoods are taking part:



PHOTOS BY DAN ANDREWS

Syvannia Smith and Helen M. Knight (left to right) help serve food at the 2012 Oakwood-Lincoln Park Night Out held at the Neighborhood Association Clubhouse on Shamrock Avenue.

Lonsdale celebrates the night with a one-mile community walk around the Lonsdale Loop. The celebration runs from 5 until 7 p.m. and will be held at the Lonsdale Community Center at 2700 Stonewall Street and is sponsored by Habitat for Humanity. There will be hot dogs, snacks and door prizes.

Greenwood Heights will have a cookout.

Mechanicsville will have hot dogs from 6 until 8 p.m. at the Danny Mayfield Park.

Moss Creek Villas will serve pizza at the Common Ground on

Boones Creek Lane at 6 p.m.

OMNI and the United Way will have a hot dog supper at 1301 Hanna Avenue at 6 p.m.

Wesley Neighbors will have a gathering with snacks at the corner of Sheffield Drive and Hastings Road from 6 until 8 p.m.

Norwood Neighborhood and New Hope Presbyterian Church will have a pot luck dinner from 5 until 8 p.m. at the church at 1710 Merchants Drive.

Westavia Woods will have a block party from 6 until 9 p.m. at the corner of Westavia and

Stagecoach Trail.

Eyes on the Meadows and Adair Gardens invites their residents to turn porch lights on during the evening.

Cool Springs and Dandridge Avenue will have a cookout from 5 until 8 p.m. at the Beck Cultural Center at 1927 Dandridge Avenue.

Green Hills North West will have a cookout, games and music from 5:30 until 7 p.m. at 1930 Natchez Avenue in front of the learning center.

Old North Knoxville will have a Hot Dog and Chili gathering at

the park on Oklahoma Avenue from 5 until 8 p.m.

Silver Leaf Homeowners will have a pot luck dinner from 6 until 7 p.m. at 931 Anniversary Lane.

South Haven and Sevier Heights will have a chili cookout from 5:30 until 7:30.

Spring Hill Villa Home Owners Association will have pizza, desserts and drinks from 6:30 until 9 p.m. at Spring Park Road near the mailbox area.

Wooddale Drive will have a cookout from 6 until 8:30 p.m. at 5720 Wooddale Drive.

Harrill Hills will have a Hot Dog supper at Harrill Hills and Lindmont Drive.

Silver Leaf Home Owners Association will have a pot luck dinner at 931 Anniversary Lane from 6 until 8 p.m.

Laurel Place Condos will have Chili with Hot Dogs from 5:30 until 8 p.m. at the cul-de-sac.

North Hills will have dessert at 6:30 p.m. at the North Hills Park.

Tatewood will gather from 6 p.m. until 9 p.m. at the corner of Ridgewood and Oak.

Edgewood Park Neighborhood Association will have cookies, snacks, tea and lemonade from 6 until 7 p.m. at the gazebo at Edgewood Park on the corner of Edgewood and Acker.

The neighborhoods of Adair Gardens, Alice Bell, Boright, Burlington, Curtis Lane NW, Delrose NW, Fourth and Gill, Vestal, Island Home and Stratfork Park are asking their residents to turn on their porch or house lights.

**Knoxville Smarter Cities initiative sets goals for second year**

By Mike Steely  
 steelym@knoxfocus.com

A year ago Knoxville received a grant from the IBM Smarter Cities Challenge program and formed the Knoxville Smarter Cities Partnership to improve comfort, quality and affordability of city homes through energy efficiency programs. The idea was

to help lower-income residents save on utility bills by improving energy efficiency services.

Knoxville was selected by IBM in 2012 for a \$ 400,000 grant for IBM consultants to spend 3 weeks in the city to learn about issues related to utility bills, energy efficiency, housing, and data management.

The Smarter Cities Partnership is led by a Stakeholder Council. Recently this council met to review the first year of the program and to plan ahead.

Mayor Rogero called the gathering a "milestone meeting of stakeholders" and said the first year reflects "a lot of work" by her fellow

council members, represented by TVA, Knox Housing Partnership, Pellissippi State, U.S. Department of Housing and Urban Development, Community Development Corporation, United Way, SEEED, Pathway Lending, Advantage Property Management, the Urban League, KUB, UT, Shelton Group,

Cornerstone Foundation, CAC, Compassion Coalition, and various city departments.

Erin Gill, stakeholder and Director of the City's Sustainability Office, spoke about what is realistic in the short term and the ongoing plan.

She told The Focus last Monday that the first year has achieved what they

had hoped: getting all parties together and on the same page. "We're going to see some tangible results," she said of the coming year.

Gill said one goal is to develop improved ways for local residents to learn about energy efficiency. One idea is a "clearing house" where

**Continue on page 2**



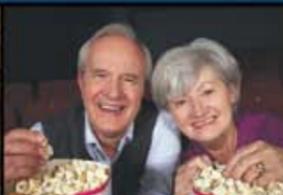
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# New Sign Ordinance Discussed at MPC Workshop

By Mike Steely  
steelym@knoxfocus.com

Metropolitan Planning Commission Director Mark Donaldson outlined the over 100-page sign ordinance proposal in a workshop last Monday and the lengthy proposal will apparently now go to the MPC for discussion before it is passed to city council. Along the way it may get several modifications.

"The former sign codes are a hodgepodge," Donaldson told the workshop. A special task force has spent over 2 ½ years culling through existing sign ordinances and worked to present something that is more organized and clear.

He said the task force and MPC staff have even looked at other cities for information and picked things to include.

Much of last Monday's discussion, which will probably come up again in Thursday's MPC meeting, involved the height allowed for new signs, the grandfathering in of existing signs, and regulations for abandoned signs and window signs.

Donaldson admitted that the new ordinances do not yet have information about enforcement or fees for new signs.

"City Council will have to deal with that," he said of the fees and enforcement.

Currently the city responds

only to complaints about signs from citizens. Some of the planners voiced the idea of a yearly fee for signs in order to boost the city's enforcement of the proposed law.

The proposal includes language that an abandoned sign must be removed after 15 months if not maintained and reused by the current or future sign owner.

Bart Carey, vice chairman of the MPC, said he thinks the new ordinance goes against new business owners who must compete with current businesses with larger signs because the proposal reduces the size of new signs.

Several people were invited to speak and City Councilman George Wallace said he liked the ordinance that deals with signs when the size is classified by the type of road.

"The height of a sign is where the rub is," Wallace said.

Attorney Mike Cohen, speaking for the Knoxville Chamber, said the new sign ordinance changes are "very complex" and added that the height and size of signs is the biggest issue but he basically supports the proposal. He said that any ordinance dealing with window signs at a business is "solving a problem that doesn't exist."

Cohan asked the planners

not to put "severe restrictions on people who use legal signs."

"Our goal should not be to make it more difficult for businesses to succeed."

Joyce Feld, President of Scenic Knoxville, called signs a "complex and emotion subject" and said she heard a lot from the proposal about the concerns of business and less about the concerns of the community. She indicated disappointment in the proposal and said "the proposal isn't what the community was expecting."

"We have too many ugly commercial corridors, it's time to change," she said.

## Knoxville Smarter Cities initiative sets goals for second year

Cont. from page 1

low income home owners and landlords can go to get information and referrals to the right agency, non-profit, or organization. She explained that, currently, there is "not a clear brand" in Knoxville to teach people about energy efficiency.

The next step, according to Gill, is to get information out to the initial targeted neighborhoods, Mechanicsville, Beaumont, Lonsdale and Chilhowee Park. This will be accomplished by working with neighborhood leaders in a word-of-mouth campaign, holding

meetings with the neighborhoods, and sharing information.

She said the council has and will be working on developing one voice, harnessing data, educating the community, finding funding, and energizing landlords in pursuing weatherization and energy savings.

She said the city is working with rental property owners to include some of them in the working group, to develop a Landlord Survey, survey education resources for renters and landlords, and research case studies in other communities.

During its second year, the Smarter Cities Knoxville program wants to hold neighborhood education workshops and outreach programs, issue the Landlord Survey results, find ways to use data more effectively, design and coordinate an education campaign, host a summit meeting with landlords, and confirm financing models and pursue implementation of promising strategies.

The program will also be working with utilities, non-profit groups, businesses, and citizens to upgrade homes to be more affordable and

efficient. Gill said that this fall, the City will work with KUB, CAC, and SEED to provide education and outreach meetings in pilot areas of the city in need of weatherization.

Gill said one of the most important parts of the program is seeking of funds, noting that the East Tennessee Foundation and United Way have donated \$30,000 to the program. The Smarter Cities Partnership applied to match this with a "Partners for Places" grant from The Funders' Network, a national organization that funds local

environmental programs.

Gill said the city has also applied for \$4.8 million grant under TVA's Extreme Energy Makeover program and the city has "a strong application" for that grant. If that is approved it would supplement federal funding that CAC gets to weatherize the homes of low income families, adding that the federal money is becoming less and less each year.

The city plans to participate in the Georgetown University Energy Prize competition, which offers a \$5 million prize to motivate communities to

reduce residential energy consumption. The city

is working with community partners to create an "energy plan" outlining how Knoxville can be a strong competitor. The plan will be submitted in November, and, in January, Knoxville will begin competing with other cities to reduce energy usage. Anyone interested in getting involved in the Prize can submit ideas or sign up for more information at: <http://www.surveymonkey.com/s/KnoxvilleGUEP>.

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# 'Mr. Speaker'

## Nicholas Longworth of Ohio

Pages from the Past



By Ray Hill  
rayhill865@gmail.com

If Nicholas Longworth is remembered at all today, it's usually because of his marriage to Alice Roosevelt, the tart-tongued daughter of President Theodore Roosevelt. Alice Roosevelt was anything but conventional and while their marriage started out with much promise, it grew somewhat cold. The only child born during their union, a child Nick Longworth doted upon, was not his own.

Nick Longworth was a man of many talents, not the least of which was his musical ability. Longworth was by all accounts a remarkably talented violinist and had a genuine love of music. Longworth's delight in classical music was not shared by his bride. His other passions were alcohol and women. Longworth was quite popular with his colleagues, most of whom knew about the Speaker's interests.

There is an oft-repeated tale of a blustery Congressman approaching a sitting Longworth and rubbing his hand over the Speaker's bald head. The Congressman said, "Why, it feels just like my wife's backside!"

Longworth slowly reached up and rubbed his head.

"Well, damned if it doesn't," he said, to much laughter amongst those present.

The blustery Congressman was said to have slunk out of the room.

Nicholas Longworth, III was born into wealth and privilege on November 5, 1869. His grandfather, the original Nicholas Longworth, had been a very successful winemaker. Some believe the first Nicholas Longworth was the father of wine making in America. Nick father, Nicholas, II, earned a law degree and practice law, eventually rising to serve on the Ohio State Supreme Court. Justice Longworth resigned from the bench and ceased to practice law at all, apparently distraught when his father died.

The Longworths were both socially and politically prominent. Unlike most urban areas, Cincinnati was dominated by the Republican Party. In turn, the Republican Party in Cincinnati was dominated by George B. Cox, who was the GOP "boss" in Hamilton County.

Nick was very well educated himself, attending an exclusive school for boys before going to Harvard University. While most everyone agreed Nick Longworth possessed a fine mind, the trick seemed to be getting him to use it, as he rarely applied himself to his studies. Nick did well enough to get into

Harvard Law School, but he remained only a year before transferring to the Cincinnati School of Law.

Nick Longworth practiced law, but was deeply interested in politics. He soon found a mentor in Boss Cox and he was elected to the Cincinnati Board of Education in 1898. A promotion to the Ohio House of Representatives came next. In 1900, Longworth was promoted yet again, winning election to the State Senate. By 1902, Nick Longworth had won election to Congress. He was to remain there, save for one two year interval, for the rest of his life.

Arriving in Washington in 1903 (along with another future Speaker and Longworth's successor, John Nance Garner of Texas), Nick Longworth was a thirty-something, wealthy, charming, and one of the most sought after bachelor's in the city. A fair singer, who also played the piano, Nick Longworth was always a welcome guest at Washington parties. Despite being fourteen years older than Alice Roosevelt, he managed to captivate that contrary young lady and they were married at the White House in 1906.

The two had met and became more acquainted when they were members of a large diplomatic delegation journeying to the Far East. In a time before air travel, the delegation, consisting of seven members of the United States Senate, twenty-three congressmen, Alice Roosevelt and Secretary of War William Howard Taft, slowly made its way through Hawaii, the Philippines Japan, Korea, and China. The press closely followed the activities of the delegation, but especially Alice Roosevelt. Miss Roosevelt was the gleeful recipient of a number of lavish gifts and apparently she received enough beautiful silk material to have gorgeous dresses made for her for the rest of her life. Alice also received a strand of magnificent pearls from the Cuban government that she wore around her neck until her death decades later. At least one newspaper sourly described the trip as "Alice in Plunderland".

With Secretary Taft serving as something of a chaperone, a budding romance blossomed between Congressman Longworth and Alice Roosevelt. The wedding at the White House was the social event of the year in Washington, D. C. society. The wedding accommodated more than a thousand guests, while thousands more stood lining the streets, hoping to get a glimpse of the bride. Anything but conventional,

Alice wore a blue wedding gown, as she had made a particular shade of blue her own and it was commonly referred to as "Alice blue". The bride and groom used a borrowed sword to slice the wedding cake and after a honeymoon in Cuba and a tour of the European continent, they settled into a comfortable and large home at 2009 Massachusetts Avenue, along trendy Embassy Row.

The Longworths would hold numerous soirees in their parlor and Alice's dinners were well known and many who attended claimed the she-crab soup served at meals was exquisite.

Nick Longworth also helped to strip tyrannical Speaker of the House Joseph G. Cannon of his dictatorial powers. It was the birth of the modern speakership in the House of Representatives. A pitched battle between insurgent Republicans, allied with Democrats, against reactionary Republicans who supported the one-man rule of Cannon brought about the fall of "Uncle Joe".

Although he had been an indifferent student, Longworth was a hard-working congressman. Ironically, his one political defeat centered around his wife's family, most specifically, Theodore Roosevelt. The youngest man ever to become president at that time, Roosevelt had served most of William McKinley's second term after McKinley had been assassinated and was elected to another in his own right in 1904. Just after winning reelection, Roosevelt had blurted out he would never run for a third term. TR's wife, Edith, blanched when he said it and Roosevelt himself later admitted he would give up his right arm if he could take the statement back.

Theodore Roosevelt had hand-picked his successor, William Howard Taft, who had been his Secretary of War. The two had enjoyed a very warm personal friendship, yet TR had been disappointed by Taft's administration. It is impossible to say, but much of Roosevelt's disappointment may well have been motivated by personal ambition, as TR certainly desperately wanted to be president yet again.

Nobody was more avid for TR's triumphant return to the White House than his daughter, Alice Roosevelt Longworth. Nick Longworth was in a somewhat more difficult and precarious position. William Howard Taft hailed from Ohio; in fact, he was from Cincinnati. Taft's brother, Charley, owned a media empire in Cincinnati (he also owned both the Philadelphia Phillies and the Chicago Cubs at one time). Roosevelt and Taft fought a bitter battle for the Republican presidential nomination in 1912 and TR humiliated the president in preferential primary, including Ohio. Yet most of Longworth's family were strongly in favor of William Howard Taft. Theodore Roosevelt, realizing his son-in-law's uncomfortable, if

not impossible, predicament, told Longworth it was perfectly understandable for him to be for Taft. When Taft won the nomination only narrowly, an angry Roosevelt bolted and accepted the nomination of the Progressive or "Bull Moose" party.

Nick Longworth was horrified when he faced not only a Democrat in the 1912 general election, but a Progressive candidate as well. The Progressive siphoned off just enough votes to elect the Democrat, Stanley Bowdle by 105 votes. Longworth was crushed.

Alice Roosevelt Longworth was mortified when she had to leave Washington, D. C. to take up residence in Cincinnati. Despite living at the family estate, Alice was miserable while Nick worked hard to reestablish himself in his home city and prepare for the 1914 congressional campaign. Alice Longworth's exile from the nation's Capitol ended when Nick Longworth was reelected, reversing his narrow defeat two years earlier.

Even though Longworth had lost his seniority in the House, he quickly climbed the ladder, winning election as Majority Leader in 1923. When Speaker Frederick Gillette of Massachusetts opted to run for the United States Senate in 1924, Longworth became the favorite to succeed him. In 1925, the Republican majority in the House of Representatives elected Speaker.

The decade of the twenties was a high point for the Republican Party. Warren G. Harding had been elected by a huge majority over James Cox in 1920; the election had been as much a referendum on the ailing Woodrow Wilson and American entry into the League of Nations. Harding's call for a return to "normalcy" had resonated with millions of Americans. After Harding's death, Calvin Coolidge succeeded to the presidency and the flinty man from Massachusetts had said little, but presided over a booming economy. With Coolidge's announcement that he "did not choose" to run again in 1928, Herbert Hoover, who had been Secretary of Commerce throughout the Harding and Coolidge administrations, won the GOP presidential nomination. Despite never having been elected to any office, Hoover won a thumping victory over New York governor Al Smith, perhaps in large measure due to Smith's Catholicism and "wet" politics.

Speaker Longworth immediately established his authority in the House and set out to teach those "progressive" Republicans who had refused to back President Coolidge in the 1924 election. The thirteen congressmen who had refused to support Coolidge were ejected from the House Republican Caucus. Worse, the Speaker stripped them of their seniority, which included some who chaired standing House committees. As one of the progressives



FROM THE AUTHOR'S PERSONAL COLLECTION.

Speaker Nicholas Long, daughter Paulina, and Alice Roosevelt Longworth, 1929

who had led the fight to strip Speaker Joe Cannon of much of his authority, Nick Longworth demonstrated he understood both the House and its rules; furthermore, he understood the use of power. The new Speaker stacked the powerful Rules Committee with members loyal to him and assumed control over the Committee on Committees, which made committee assignments, as well as the Steering Committee of the House.

Longworth quickly established the authority of his office and remained as Speaker for the rest of his life.

Alice Roosevelt Longworth managed to shock Washington society yet again when she announced she was pregnant at age forty in 1924. Mrs. Longworth gave birth to a child, Paulina, and her diaries confirm the child was not that of Speaker Longworth. Paulina was indeed a daughter of a political notable, just not that of Nick Longworth. Rather, Paulina was, so Alice recorded in her own diary, the result of an affair she had with Senator William E. Borah of Idaho. Indeed, Paulina looked astonishingly like Borah. Alice's secret was hardly a secret in Washington. Some speculated upon the close relationship between Borah and Alice Longworth and some wags referred to Paulina as "Aurora Borah Alice". Another wag suggested a better name for the child would have been "De-Borah".

Whether or not Nick Longworth knew Paulina was not his daughter is unknown; what is known is that he adored her and she him. Paulina would never truly recover from her father's death.

The presidency of Herbert Hoover was especially trying for Longworth and while the Speaker had resisted enlarging the role of government, with the onset of the Great Depression, things began to change. Longworth disagreed with the president over legislation designed to pay veterans a bonus. Congress passed the bill, only to see President Hoover veto it.

The 1930 elections

were a disaster for the Republicans.

Prior to the 1930 election, the GOP enjoyed a 270 - 164 majority in the House. After the 1930 election, Democrats had gained fifty-two seats, giving the Republicans control by a very slender thread of 218 seats to 216 seats for the Democrats. That slender thread was cut by the death of several Republican congressmen and the special elections gave the Democrats a bare majority of 218 when the new Congress opened on march 4, 1931 to 217 seats for the Republicans. Nick Longworth was replaced as Speaker of the House by John N. Garner of Texas.

The Speaker, in spite of his fondness for alcohol, was very well liked by his colleagues, both Republicans and Democrats. Longworth dressed quite well and was occasionally seen wearing spats.

Having lost the Speakership to John Nance Garner of Texas, Nick Longworth found himself ailing and decided he needed a vacation. Longworth did not invite Alice to join him, but left for Aiken, South Carolina and the estate of his warm friend Dwight T. Davis (founder of the Davis cup). There the former Speaker's health worsened and pneumonia set in. Alarmed, Alice was notified and she hurried to South Carolina, but did not reach her husband's side before death claimed him.

Alice brought Nick Longworth's body back to Cincinnati where he was buried. Neither Alice or his beloved Paulina rested beside him. Paulina Longworth's life was both tragic and short. She lost her husband when he was only twenty-eight and although they, too, had a daughter, Paulina suffered from alcohol, which had also plagued her father, as well as depression. Paulina died from an overdose of sleeping pills at age thirty-one.

A friendly, debonair and charming man, Nicholas Longworth reached the political heights, yet his family life was unhappy and his legacy soured.

# Red's Barber Shop in Norwood feels like home

By Steve Williams

After cutting hair at different places for six years, Penny Brown made the decision to start her own business in 2011.

She found a location on the northwest end of Merchants Drive in Knoxville, packed up her scissors and clippers and went to set up shop.

Brown pretty much started from scratch. But this reporter, already having become a regular customer of hers at a previous

location, figured she would be successful in her new venture primarily because of two things – she consistently gave good haircuts and she had a down-to-earth, friendly personality.

She also had strikingly beautiful red hair. Hence, the name of her business – Red's Barber Shop.

Many of her customers followed her to 2330 Merchants Drive in the Norwood community to get their haircuts. As days turned into weeks and

weeks turned into months, Penny also had this streak going – at least one new customer per day.

Brown will be marking her third anniversary at Red's Barber Shop in early November. Her success can be attributed to two tried and true fundamental business principles – providing a good product and good customer service.

The growing number of customers reached a point that Brown felt she could add another employee to

her shop this past summer. So, “a new friendly face,” says Penny, “has joined her.”

Chris Lewis, from small town Erwin in upper East Tennessee and with 18 years of hair-cutting experience, began in mid-August and is now working at the shop on Thursdays, Fridays and Saturdays. By coincidence, she too is a red head!

Brown wanted “to expand the business for my customers,” she said.

“Hopefully, customers will be able to come in and won't have to wait. They'll be able to sit down and get a haircut, and then continue their day.”

Unlike many of today's barbers, Brown also offers “flat tops and scissors cuts.”

After each haircut, she shaves the customer's neck with a straight razor, adds a splash of after-shave lotion, if wanted, and finishes with her traditional “shoulder rub.” Brown also has Lewis ending each of her haircuts with a shoulder rub, too.

Lanny Green, who has been getting his hair cut by Penny the past four or five years and a couple of times by Chris since she came aboard, said: “I'm real happy with either person that cuts my hair. They do a really great job.”

The first dollar Brown made at Red's Barber Shop is in a frame on the wall just inside the entrance. A lot more has been added to the shop's walls since then.

There's the “Soldier

board” – pictures, names and stories of “service men and women, and customers who come here who have served our country,” said Brown. “Some are overseas now and some of them are no longer with us.”

By the door, there's a bulletin board full of business cards tacked up by her customers. “Some will call back and get a phone number of one they've seen posted,” said Brown.

The entire shop is now full of mounted wildlife, from a skunk that “some customers like to pose with for a selfie” to the hog head “my daddy donated” to the rock fish with a “home-made plug from one of my customers” in its mouth, pointed out Penny.

The walls also display a raccoon, duck, possum, rooster, pheasant, squirrel, bobcat, turkey, baby fox, coyote, deer and rattlesnake skin.

“I just try to make it feel manly,” said Brown.

It's not surprising she has two camouflaged barber chairs.

“I don't hunt, but I fish,” Penny mentioned.

A section on one of the

walls displays hunting and fishing achievements, like “the very first fish caught” by Cooper, and a picture of Cody, then 2 years old, on his first hunting trip with his great grandfather Ben Goode, one of Penny's longtime clients.

A big screen TV also entertains customers at Red's Barber Shop. If Tennessee is playing football, the Vols will be tuned in. If not, Outdoor World or ESPN is probably on, unless it's time for an old classic like The Andy Griffith Show, Bonanza or Gunsmoke.

There's also a deck of cards and peg games “one of my clients made me,” to play, if you're interested, said Brown.

Regular customer Darrell Sammons said Red's Barber Shop is “more of a family atmosphere. You can sit around, have fun and talk.”

One thing that hasn't changed at Red's is the price. It's \$10 for a haircut, \$5 for a beard trim and \$10 for a shave.

The shop is open Monday through Friday from 8 to 5:30, and on Saturday from 7 to 3.



PHOTO BY STEVE WILLIAMS

Owner Penny Brown (left) and new employee Chris Lewis stand in front of Red's Barber Shop on Merchants Drive in the Norwood community.



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PHOTO BY DAN ANDREWS.

**Hardin Valley's Issiah Aguero scoring an 8-yard touchdown as Farragut's #26 Derek Williams tries to tackle him. The touchdown put Hardin Valley up 27-10.**

## Admirals claim elusive State Title

By Ken Lay

MANCHESTER---Farragut High School's boys golf team has finally returned to the top. The Admirals won their first Class AAA State Championship since 2009 and their sixth in school history.

Farragut shot a combined total of 579 to claim the 2014 State Title by three strokes over Brentwood. Hendersonville (587) took third. Kingsport Dobyns-Bennett was fourth (594) and Cookeville came in fifth with a team total of 615.

Mark Dalton led the Admirals with a two-round total of 142. He shot a 70 on Tuesday and followed that with a 72 on Wednesday when the Admirals won the crown.

Dalton finished in a three-way tie for sixth place with Dobyns-Bennett's William Northington and Bartlett's Clayton Gregory.

Other scorers from Farragut included; Connor McKay (who finished tied for 14<sup>th</sup> with a 144), Tyler Johnson (who ended up tied for 17<sup>th</sup> with a 145) and Chip Thomas, who fired a 148 and was tied for 22<sup>nd</sup>. Brian Clark rounded out the Admirals' scoring with a two-round total of 157. He was tied for 43<sup>rd</sup>.

"I'm extremely happy about this," said Admirals' coach Jonathan Cox, who won his first State Championship as Farragut's coach. "We set out to start the tournament and focus on the process and not the result.

"We used our experience. Fortunately we hung in there. Our quote for the week was 'no distractions.'"

Farragut's title was its first since 2009. The Admirals finished second in 2012 and 2013.

The top individual scorer was Hardin Valley Academy's Anthony Marcinieli. He posted a two-day 36-hole total of 142 and finished in a three-way tie for third place with Dobyns-Bennett's James Beckner and Dickson County's Hunter Wolcott.

Other notable individual scores were Ryan Hall (Halls), who posted a top-10 finish, placing ninth with a total of 143. Seymour's Wes Jones finished 36<sup>th</sup> (155). Halls High's Trey Poteet finished in a 43<sup>rd</sup>-place tie with Clark and carded a two-day score of 157.

The Farragut girls made the State Tournament and came home with a fifth-place finish.

Kayland Boling and Elizabeth Keeling finished in a fourth-place tie. Both Lady Admirals finished with a two-day total score of 157. Boling shot an 80 in the first round while Keeling opened play with a 79.

"Any time you finish at the State Tournament, it's good," Cox said. "We got there but we didn't have our best game."

Rossvie, which won the tournament with a team score of 290, was dominant. Coffee County finished second (302). Brighton took third (309). Warren County was fourth (310). The Lady Admirals finished 24 points behind Rossvie. Rachel McMahan, of Farragut, finished tied for 28<sup>th</sup> with Halls High's Harper Cherry. The duo finished with a 166. McMahan's 166 did not figure in the Lady Admirals' team total.

South-Doyle's Alexis Shaw finished 27<sup>th</sup> (165). Seymour's Katelyn Witucki finished 39<sup>th</sup> with a 174. Dani Swaggerty, of West High, finished 43<sup>rd</sup> with a score of 181.

**Cont. from page 1**

Farragut kept the momentum as they took advantage of good field position, beginning at the Hawks' 44-yard line. On first and goal. Tanner Thomas ran it in for a one-yard touchdown to cut the deficit to 14-10.

The heavens opened up, and heavy rain fell the last six minutes of the first half. Neither team could do much during that time as Hardin Valley took a 14-10 lead into the locker room for halftime.

In the second half, Hardin Valley took

advantage of Farragut turnovers. The Admirals would throw three second-half interceptions, part of five turnovers on the night. The defensive front got a lot of pressure on Admiral quarterback Jacob Naumoff.

"Our defense did a fantastic job," Hardin Valley Head Coach Wes Jones said. "We challenged those guys to go out and get some turnovers. Our db's (defensive backs) had a good week of practice, stepped up this week and did a good job."

Hawks' running back Issiah Aguero paced

the Hawks' scoring in the second half. He scored three touchdowns, a 7-yard run, a 5-yard run, and another 5-yard run on a 4th-and-five that cemented Hardin Valley's victory. His final touchdown put Hardin Valley up 41-10.

In between Aguero's touchdowns, Ferguson also added another touchdown, a 63-yard run to go with his first half score. Both Ferguson and Aguero ran for more than 100 yards on the night. Ferguson carried the ball 25 times for 178 yards while Aguero had 18 carries

for 105 yards. Hardin Valley had 323 rushing yards in the game.

"I give it all to the line, every bit of it, every bit of it," Aguero said of his performance.

Thomas would add another late touchdown for Farragut to make the final score 41-17 Hardin Valley.

Hardin Valley improved to 3-3, 2-1 in District 4AAA. Farragut fell to 1-5, 1-2 in District 4AAA.

"It puts us up there in that second spot," Jones said. He cautiously added, "You got a lot of football left to play."

## Hickman lifts Catholic in win at Webb

By Ken Lay

Old rivals Catholic and Webb renewed acquaintances on the soccer field and this time it was the Lady Irish who came away with a narrow 3-2 victory in the match that wasn't decided until the final two minutes.

The Lady Irish (10-5) got a hat trick from senior forward Ashley Hickman, who has committed to play at the University of Cincinnati next season.

Hickman may have provided Catholic's offense but she was quick to credit her teammates for her success at Webb on a warm early-October late afternoon.

"It feels good [to score three goals against Webb] but I probably wouldn't have scored those goals without Abby Bower and the rest of my teammates."

Webb coach Sonny Trotter was certainly impressed with Hickman's play.

"I knew somebody was

going to make plays and [Hickman] is one of the best players in Knoxville," Trotter said after watching his team drop to 9-4. "I knew that this was going to be a tough game and we showed that we can play with them.

"This was a great game and I'm proud of my girls. This game could've gone either way but we didn't get the bounces tonight. You have to get bounces to go your way if you're going to win these kinds of games."

The Lady Irish may have emerged with a hard-fought victory but it was the Lady Spartans who scored first.

Webb took a 1-0 lead when junior Kathryn Lee scored 16<sup>th</sup> minute. The Lady Spartans, despite nabbing the early advantage, missed a golden opportunity in the opening seconds of the match when Lexi Reeves hit the goalpost on a breakaway. Webb then

fired the rebound wide.

"We had a chance to go up in the first 15 seconds and I was surprised that she missed that shot," Trotter said. "You've got to make those.

Hickman got the Lady Irish on the board in the 18<sup>th</sup> minute when she took a pass from Bower and promptly fired a long shot past Webb junior goalkeeper Evey Satterfield, who was playing her first game in the net after starring as a playmaker at forward and in the midfield. Injuries landed Satterfield in the goal and Trotter said that she'll likely be there for a while.

"This was her first game [playing goalkeeper] and I found me a goalkeeper tonight," Trotter said.

Hickman scored her second goal of the match when she found the net after fielding a cross from Camille Mancini. That marker gave the Lady Irish the 2-1 advantage that they

enjoyed at halftime.

Darby Bauman tied the game at 2-2 in the 57<sup>th</sup> minute. The match stayed even when Satterfield stopped point-blank shots from Hickman and Mancini. She stopped Hickman's blast with 14 minutes, 30 seconds left. Mancini's shot came approximately a minute later.

Hickman scored the game-winning goal in the 79<sup>th</sup> minute.

Catholic coach Mark Leader said he was pleased with his squad's effort.

"We had a terrible game the other night and I was pleased that we came out and played a decent game tonight against a very tough team," Leader said. "Webb is a tough team and I was surprised by how tough they were.

"We played more as a team tonight and I was pleased."

## First UT football game can be an experience that never ends

My earliest memories of attending a University of Tennessee football game are from the era when Neyland Stadium



By Steve Williams

was shaped like a horseshoe, with only bleachers in its open north end.

If I remember correctly, a kid like myself, in the early 1960s, could get a ticket in that bleacher section for \$1.

But just being inside the stadium was priceless. In

my mind, after all these years, I can still remember how it felt, what it sounded like, what it looked like.

The Vols and their opponents were sometimes right there in front of me when playing on the north end of Shields-Watkins Field. So close. It was such a colorful sight. One that made an impression I've never forgotten.

This was an era when you still had the UT emblem on The Hill up behind those bleachers, along with the big game clock that had hands showing minutes and seconds (not digital numbers) left in the quarter and the cannon that was fired when the Vols scored a touchdown.

And with the north end being open, fans inside the stadium could see and hear all of this, plus have a view of stately

Ayers Hall atop The Hill.

I must also mention the stadium's X section from this time in history. It was a shorter concrete stand in the northwest corner of the stadium where blacks were segregated.

I don't remember knowing why it was called the X Section or what segregation was when I was a young boy. I do remember leaving the bleacher area late in a game and crawling over a short concrete wall that divided the X section from the main part of the stadium on the west side.

Over the years, as I grew up, I learned about the X section and what it was. It's a part of our history from which we have evolved, just like the integration of players and coaches in sports.

The X Section was replaced by a grandstand in 1966.

Not until 1980 was the north end of the stadium completely

enclosed, making Neyland Stadium a "bowl."

Although I have memories of seeing UT football games from those bleachers in the horseshoe, I can't recall for sure who the opposing teams were. I'm thinking my first game there might have been when Tennessee played Tampa in 1960, a 62-7 UT win. But then it could have been the Vols' 52-6 win over Tulsa in 1961.

Team names like Tampa and Tulsa do make an impression in a young boy's mind, as they did in mine.

I'm pretty sure I attended the 1965 game against Houston when I was a little older. The Vols wore black crosses on their helmets that day, in memory of three assistant coaches who lost their lives after their car had been hit by a train on their way to work the previous Monday morning. Doug Dickey's Vols, playing with

**Continue on page 4**

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# Anderson County at Catholic will be a battle of unbeatens

## A LOOK AHEAD, A GLANCE BACK

By Steve Williams

It's not a district game, but there's a lot of interest in this week's Anderson County at Catholic high school football showdown. Both teams are undefeated.

The Mavericks (7-0) outscored Central 59-35 in last week's Rivalry Thursday TV game, while the Fighting Irish (6-0) rolled over Kingston 49-14.

Anderson County, a Class 5A ball club, currently is in first place in District 3-AAA, while Class 4A Catholic is

tied with Alcoa atop the District 4-AA standings.

Central junior quarterback Austin Kirby got an up-close look at the Mavericks and was most impressed with their strength.

"They're really big and strong," said Kirby. "Coach (Davey) Gillum has them very disciplined. Everything they do, they do to a T. They're a tough team. They run hard and play a straight 48 minutes the whole game."

Catholic lost at Anderson County 61-40 last season.

Week 7 will kick off Thursday with an old Emory Road rivalry - Powell at Halls. The game will kick off at 7 and be televised on MyVLT.

Another District 3-AAA contest will pit Clinton (3-3, 4-3) at Central (2-2, 3-3).

"They come in every year and throw the ball a ton," said Kirby, the Central

QB. "Tyler Thackerson is a pretty dang good quarterback. It's going to be tough for our defense to get some stops. But every time we get the ball, we're going to have to put points on the board to stick with them boys over at Clinton."

Gibbs (1-3, 3-3) will go to Campbell County (3-2, 5-2) in another key 3-AAA game.

Other top attractions involving local teams will include Carter (4-2) at undefeated McMinn Central (7-0), The King's Academy (4-2) at Union County and Midway (1-1, 4-2) at Grace Christian Academy (3-0, 5-2) in a District 3-A matchup.

**BATTLE OF FALCONS:** Fulton had a season to remember in 2013, dominating their opposition on the way to a 15-0 record and Class 4A

state championship. The school's 2014 squad has been even more dominant on the scoreboard up to this point.

Rob Black, the head coach of both teams, was asked to compare the two and which might be the best, following Fulton's 71-7 win at Central Sept. 26.

"It's hard to say at this point," answered Black. "It's really hard to compare two teams. Both of them explosive. Both teams with a lot of different playmakers and a lot alike in those areas. But probably different in some areas, so it's hard to tell which one is better at this point. Maybe we'll be able to tell a little bit more later on."

**COMPUTER SAYS:** Fulton is still No. 1 in Tennessee prep football, counting all classifications, according

to Sonny Moore's Computer Power Ratings based on games played through Sept. 26.

Fulton has a 157.40 rating, followed by Maryville 153.23, Murfreesboro Oakland 148.66, Chattanooga McCallie 148.51 and Brentwood Academy 145.02.

**BUILDING BULLDOGS:** Bearden is winless but building for the future, said first-year head coach Morgan Shinlever via e-mail prior to his Bulldogs' 54-19 loss to West last week.

"The first half of the season has not gone as we expected, but it has been beneficial for the development of our football program," stated Shinlever "We are establishing a foundation to build upon in the future and we have been able to grow a good number of our young

players with quality game experience.

"The competition the last half of the season is high quality, so we are excited to see how much we measure up each week," continued Shinlever. "Our players understand the season is full of growing pains and that what we are doing is part of the big picture for BHS football. I could not have asked for a better group of players to start a new tradition at BHS and they are positive and work hard each day in practice."

"I am pleased with the senior leadership we have and how they have helped the younger players mature rather quickly during a tough season."

Shinlever's Bulldogs host Hardin Valley this week.

# Anderson County handles Knoxville Central 59-35

By Alex Norman

The Knoxville Central Bobcats knew that upsetting undefeated Anderson County would be a tall order.

In fact, it was too tall... On Thursday, October 2nd, the Mavericks rolled over the Bobcats 59-35.

After the Bobcats went three and out on their opening possession, the Mavericks took over on their own 38. It only took two plays for them to get on the scoreboard. First quarterback Zane Smith ran for 12 yards. Then, he ran untouched for 50 yards and into the end zone.

The game was only 71 seconds old, but Anderson County had a 7-0 lead.

After another Bobcats possession ended without a first down, Anderson County (7-0, 6-0 in District 3-AAA) wasted little time before getting in the end zone again. Smith ran 39 yards down to the Central 10. Two plays later Matt Fox, one of the best running backs in East Tennessee, ran it 8 yards for their second score.

8:12 remained in the first quarter, and the Bobcats were down 14-0. On the Mavericks next possession, they started at their own 23 yard line. But seven plays later, Garrett Johnson took the snap out of the shotgun and ran it up



PHOTO BY DAN ANDREWS.

Anderson County's Garrett Johnson scores a first quarter touchdown in the Mavericks 59-35 victory over Knoxville Central on Thursday, October 3rd.

the middle for his second score of the game. With 3:13 to go in the first, it was 21-0 Mavericks.

Things went from bad to worse on the Bobcats next possession when Austin Kirby's pass was picked off by Evan Green and brought back to the Central 14. On the next play, Smith faked the handoff and right around the right side for his second touchdown of the night. There was still 1:36 to go in the first but Anderson County was up 28-0.

But give credit to the Bobcats because they were not quitting. With 10:45 to go in the first half, Jadarius Sackie plunged over the goal-line and Central (3-3, 2-2 in District 3-AAA) was on the board, trailing 28-7.

The bad news was that it only took less than a minute for Anderson County to score again. Matt Fox scampered 48 yards up the middle, and it was 35-7 at the 9:50 mark.

As you can tell by now, there was no shortage of

offense on this night.

Central's Cedric Washington switched fields a couple of times on a 46 yard kick-off return... and then Jeremiah Howard switched fields for a 19 yard touchdown run. The two most entertaining runs of the night made it 35-14 with 9:18 to go in the half.

Fox extended the Mavericks lead again with a 29 yard run up the middle with 8:49 to go in the half, and it was 42-14. He scored his fourth touchdown of the half with 52 seconds to go in the second quarter, a 59 yard effort.

Mercifully, the first half was over, as the Mavericks

led the Bobcats 49-14. Quarterback Zane Smith had 204 yards and Fox was at 195 yards on the ground.

And there were still 24 minutes to go.

The beat went on for the Mavericks third quarter as Smith threw to Johnson on a 42 yard pass play with 8:24 to go in the third quarter, making it 56-14.

The Bobcats got those points back when Kirby threw to Howard, who then broke multiple tackles on a 56 yard pass play, and it was 56-21.

Much of the second half was played with a running clock, but didn't cause Central to stop playing hard. Sackie's short rushing touchdown and the ensuing two point conversion made it 59-29 with 4:00 to go. A 19 yard pass play from Kirby to Matt Randolph completed the scoring.

Next Friday night Anderson County will travel to Knoxville Catholic in a battle of unbeaten state powers, while Knoxville Central will try to bounce back as they host Clinton.

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# Halls finishes strong to keep Karns winless, 47-35

Cont. from page 1

adversity hits, how to overcome it, and put four quarters together. Until then, we're not going to win a football game.

"Hats off to Halls," added Kilgore. "We've still got a long way to go."

Quarterback Greg Tye scored on a misdirection keeper from 16 yards out and Sam Frazier's PAT kick gave Karns the early lead. Will Smith slipped out of a tackle and raced 42 yards to score his first of two TDs in the opening quarter and put the Beavers up 14-0.

Halls temporarily interrupted Karns' fun when Colby Jones, lined up in the Wildcat, passed to JT Freels in the flat and he ran down the sideline for a 72-yard score. Mark Chargulaff's extra-point kick cut Karns' lead to 14-7.

The Beavers didn't waste anytime restoring their 14-point lead as Stedman Love ran 47 yards around right end to set up a 5-yard TD run by Smith.

A 15-yard pass interference foul against Karns led to Halls' second score - an 8-yard run by Jones on

the first play of the second quarter.

After a Karns punt, Halls' passing game took over, netting 69 yards on four completions. Despite a heavy rain starting to fall, QB Andrew Davis scored on 4th-and-1 from just outside the 1-yardline. The PAT kick failed, leaving the Red Devils down 21-20.

With its offense spread out, Tye carried the ball up the middle for a 15-yard touchdown play to put the Beavers up 28-20.

A 15-yard roughing the passer foul aided Halls'

next possession and the Red Devils pulled into a tie on Jones' 6-yard touchdown run and his 2-point pass to Matthew Runge-Gold.

After its TD was called back, Karns' opening possession after halftime was stopped by freshman Cooper Cook's interception at the Beavers' 39. Davis' 37-yard pass to Runge-Gold three plays later gave Halls its first lead, 35-28.

Defensive adjustments at halftime helped Halls hold Karns to one touchdown in the second half,

said Coach Overton. On Karns' next possession, a 4th-and-2 play at the Halls 46 came up a yard short when Hutson Woods and Hunter Huff tackled Tye.

A pass interference foul by Karns gave Halls a first down at the Beavers' 29. On 4th-and-12, Davis hooked up with Jones for a 31-yard pass play to give Halls a 41-28 advantage.

Midway through the final quarter, Tye's 29-yard pass to Travis Blair got Karns out of a hole. Then Roberto Veljkovic, getting a block down field from

Damon Billingsley, took a pass from Tye 50 yards to the end zone, pulling the Beavers within six points (41-35) with 5:15 left in the game.

Freshman Trey Messer's ensuing 45-yard kickoff return was big. Jones added a 25-yard run and Halls eventually scored on Davis' 19-yard third down pass to Runge-Gold with 1:12 remaining.

Jones' interception and return to the Karns 1 sealed the victory.

## First UT football game can be an experience that never ends

Cont. from page 2

heavy hearts, defeated Houston 17-8.

This coming Saturday afternoon, Tennessee will host Chattanooga, and there will be boys, 8, 9 and 13 years old, seeing their very first UT football game. It's a modern day type of game that's comparable to playing a Tampa or Tulsa from my youth.

A lot of \$5 tickets should be available, making it very affordable for a boy to go to the game with his dad or uncle or with a friend and his father.

The young boy won't get to see the big game clock on The Hill, but he'll enjoy the Jumbotron. He won't hear the sound of a cannon when the Vols score, but he'll hear fireworks.

He may not get to sit as close to the action as boys once did in those north end zone bleachers, but he'll be just as wide-eyed when he first comes through the tunnel and gets a view of the sea of orange.

There's still a northwest corner of the stadium, but now it's orange and white, and not just black.

Ayers Hall is still atop The Hill, but he may not be able to see it.

Like most everything else, Neyland Stadium has changed over the years. But it's no more or less special to a young boy today than it was some 50 years ago.

Fifty years from this Saturday, a man will recall experiences from seeing his first Tennessee football game. He may not remember the exact year it was or even who the Vols played that day.

But he'll still remember how it felt, what it sounded like and what it looked like.

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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	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	vs. Ezell-Harding	vs. Knoxville Catholic	vs. King's Academy
SEYMOUR Class AAA, D2	vs. Sullivn North W 34-7	vs. Clinton L 14-51	vs. Coker 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	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. Coker County W 64-6	vs. Knoxville Carter W 41-6	vs. Seymour W 47-6	vs. Cherokee	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	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. Coker 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	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	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	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	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	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	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	vs. Oak Ridge	vs. Gibbs	vs. Campbell County
BEARRDAN Class AAA, 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	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	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)	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	vs. Bearden	vs. William Blount	vs. Maryville
WEST Class AA, 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	vs. Hardin Valley	vs. Heritage	vs. Lenoir City



## The Doctor is in

a weekly column by  
**Dr. Jim Ferguson**

### Honor

*"Tell them we gave our todays for their tomorrows."*

You may be surprised to learn that my favorite big city is Washington D.C. This statement usually raises some eyebrows. None the less, our national Capital is an architecturally beautiful city, steeped in our American history. I've experienced the allure of Paris, the uniqueness of Venice and the beauty of Prague. Even San Francisco has a beautiful bridge and, when used as a gateway to Muir Woods and the northern California wine country, has some redeeming qualities, but Washington is singular.

I tell people that Washington's beautiful buildings, evocative memorials and magnificent museums shouldn't be faulted for the company they keep. I'm referring to the K Street boys and our politicians who

reside there and principally serve themselves and party rather than the people they are supposed to represent. There are exceptions, of course, like the character Jimmy Stewart portrayed in Mr. Smith Goes to Washington. However, too many of our leaders are not the citizen-servants like The Founders. Nor are they like the Greatest Generation's "citizen-soldiers" of WW II described by Ernie Pyle. No, our politicians are too often there for life or to establish trans-generational dynasties.

My first trip to Washington was with the Safety Patrol during sixth grade. I remember the raucous bus ride with my friends, trudging up the Washington Monument, but little else. Since then I've returned to Washington many times to play junior ice hockey, visit friends and family, wander through the marvelous

museums, or to reflect on the monuments to brave Americans who made our country a reality.

However, my journey to Washington on Wednesday, October 1<sup>st</sup> 2014, was like no other. This time I accompanied the heroes who made Washington and our country possible. You see, I was selected to serve as a guardian for two of the one hundred and twenty-two veterans on Honor Air's Flight 17. This national program takes military veterans to our nation's Capital for a whirlwind tour of the city and the memorials they made possible. I am proud to be a part of Knoxville's Honor Air program which has taken more than two thousand veterans of WWII and Korea to Washington over the last eight years. And I'm proud of our "little city" which apparently has a big heart for heroes. Knoxville enthusiastically hosted the Medal of Honor Conference in September, and the airport reception for our returning Honor Air veterans was like nothing I have ever experienced.

One of my new veteran friends told me of being spit upon when he came home from service in Vietnam. This time he and his comrades were given standing ovations of honor by Knoxville patriots. And after serving and living all over the world, this veteran

now considers Knoxville his home and a "little known treasure" made even more so by the love shown him by his countrymen. Another confided in me, during the magnificent reception, replete with marching band and John Phillip Sousa's music, that his hope in America has been renewed. Too many these days do not respect those who gave their todays for our tomorrows.

I graduated from high school in 1969 just as the Vietnam War was winding down. I went through the military's draft-lottery system, but was never asked to serve. I didn't burn my draft card or participate in anti-war rallies and never considered draft dodging in Canada. It was a different time then, but war and military service are seemingly timeless in their ability to imprint on a soldier's life and soul the concepts of country and camaraderie. I see these foundational principles operative in the way these veterans carry themselves, and salute our flag and each other with the utmost respect and tenderness. In some ways I am envious of the men and women who were taught the military's selfless devotion and honor. The character of these men was palpable as we watched the Changing of the Guard at the Tomb of the Unknown

Soldier. I believe America would be better if all her citizens served the country two years after high school and learned the lessons of life and honor, instead of the lessons of the "occupy Wall Street" rabble.

I reflect with pride that I served in some small way with Honor Air. There are many ways to help this program and our veterans. Many can help with a monetary contribution. Others can donate their time in logistical support or a day of service to veterans now aging and in need of help to experience their memorials and our Capital. This seventeenth trip of Knoxville's veterans included thirty-eight who served in WWII which ended sixty-nine years ago. Many of these guys and gals of the Greatest Generation were eighteen to twenty years old during the last world war, and are now in their late eighties. Some are in wheel chairs with bodies bent by the years. Likewise, our Korean veterans aren't getting younger and most are approaching eighty.

We must hurry to serve them before it's too late. It was too late for my father who has now passed away. He was a naval aviator on the Yorktown, an aircraft carrier three days out of Pearl Harbor on December 7<sup>th</sup>, 1941. You see, on

that "day that [still] lives in infamy" the Japanese were looking for carriers, but had to settle for battleships like the Arizona. It's funny how time and destiny work. If the Yorktown had been at Pearl Harbor on December 7<sup>th</sup> my father would have undoubtedly been killed, and I would have never existed or penned an essay of tribute. Imagine the stories lost with three hundred thousand Americans killed in WWII. Think how the world has been altered by the loss of more than fifty thousand Americans in both Korea and Vietnam. We must not forget those who made America possible and those soldiers who continue to do so today.

History is important. Solzhenitsyn said in "The Gulag Archipelago" that the way to destroy a people is to take away their history. We must not let America forget where we came from and how we got here. Our duty as citizens is to say "No" to those who decry American exceptionalism.

I stood among exceptional people on Flight 17. We must now answer America's call and become the veterans of the future in a resurgent free land.

*Do you have a question for Dr. Ferguson?  
 Please e-mail him at [fergusonj@knoxfocus.com](mailto:fergusonj@knoxfocus.com).*

## We Must Take Ebola Threat as Seriously as We Take ISIS

The Ebola epidemic in West Africa is a deadly, dangerous threat to the world, and the United States must take this threat as seriously as we are taking the threat of ISIS, the most deadly terrorist group we've ever seen.

This is one of the most explosive, dangerous epidemics in modern times, and it will require an immediate and huge response to get under control. The nations of the world know what it will take to reduce the number of deaths from the epidemic, and we need to act now.

Ebola is killing people at alarming rates – over half of those who get sick die from the disease – and each sick person



Sen. Lamar Alexander

can put up to 20 other people at risk, including caregivers, family, and friends. There have been more than 6,550 Ebola cases reported in Guinea, Liberia, and Sierra Leone, and experts caution that the magnitude of the outbreak is

much greater than what is being reported. It is already killing people at alarming rates in West Africa, and will continue picking up speed if we do not act now and do all we can to combat this disease.

This week, I hosted a roundtable with Vanderbilt University Medical Center research experts and Tennessee state health officials to discuss the Ebola outbreak and

highlight the work being done in Tennessee. I learned about the treatments Vanderbilt experts are developing for Ebola and other viruses, and what Tennessee health officials and hospitals are doing to prepare our state for this and other potential threats.

I'm proud to see Tennesseans helping in the nation's response to this deadly epidemic as well as preparing for health threats like Ebola here at home. There is no cure for this disease yet, but I was glad to learn that Vanderbilt researchers and state officials know we need to approach this threat as though we would a wildfire, and need to be running toward the burning flames with fireproof suits on.

Recently, in a Senate hearing on the Ebola, I urged the administration to respond with

the urgency that is due given the seriousness of this epidemic, and I am supportive of response efforts by the United States to this crisis. In that hearing, I also had the opportunity to meet with Ebola survivor Dr. Kent Brantly who testified about his work to fight the disease and emphasized the need for help from all over the world to combat Ebola and prevent its explosive spread.

My visit to Vanderbilt University Medical Center came one day after the Centers for Disease Control and Prevention reported that in a worst case scenario with no intervention, the Ebola epidemic could reach 1.4 million cases by late January. While the Ebola epidemic seems far away, with modern travel, West Africa is only one airplane ride away from a person exposed

to Ebola coming to our country and getting sick after they arrive. The effects of the virus are already challenging the economic and political stability of West Africa, as well as global security and travel. In addition, there is unconscionable human tragedy in these West African countries that is ravaging the affected families and their society. The United States is still the indispensable nation, so we must use our knowledge, resources, and compassion to combat this disease.

This is an emergency. We need to recognize it as such and partner with other countries around the world that recognize that fact and do all we can to prevent any further spread of this epidemic. We should be taking this as serious as we are taking the threat of ISIS.

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PHOTO BY RALPHINE MAJOR.

Kamila, a mustang horse my brother once owned, enjoys a beautiful fall day in the shadow of the barn.

# The Fleeting Fall

She arrived a few days ago, but Mother Nature has not yet presented her in full splendor. Just before she came, East Tennesseans celebrated the start of another school year and the Tennessee Valley Fair with cotton candy, crafts, candied



By **Ralphine Major**  
ralphine3@yahoo.com

apples, rides, and animals. September also brought the harvest moon and hot dog roasts. Then, she made her entrance. Fall 2014 was ushered in with September's cool mornings and evenings and warm days!

By the time Fall came, another season of football was in full play with big, yellow school buses making their way on Friday nights to stadiums filled with fans, marching bands, cheerleaders, and high school football

players. Saturdays are most often marked with college football games as players compete between the end zones. The seasonal fall foliage in all its beauty begins to make an occasional appearance.

As October marches on, the calendar is filled with fall harvest festivals. The Washington Presbyterian Church Apple Festival is a long-running event that offers a variety of fun and apple treats with its proceeds going to missions. Trunk-or-Treat activities with pumpkins, cracker jacks, and hot apple cider finishes out the month as the page turns to November. The much anticipated Thanksgiving holiday gives families and friends a special time to share turkey and the trimmings and time with one another.

As fall comes to a close, we are surrounded by reminders of the winter holiday---Christmas. The onset of parades, tree trimming, and church programs help us prepare our hearts and homes for the greatest holiday celebration of all---the birth of a baby who became our Saviour and Lord!

"O, Lord, our Lord, how majestic is your name in all the earth!" Psalm 8:1 (NIV).

## Please join us for the Duncan Family Barbecue

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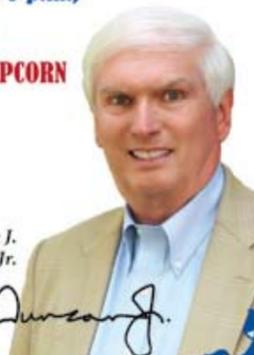
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**Dr. Bob Dalton, Pastor**  
Cell (865)556-4159

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## 2014 Governor's Conference on Hospitality & Tourism to be held in Knoxville

The 2014 Governor's Conference on Hospitality & Tourism will be held Oct. 8-10 at the Knoxville Convention Center in Knoxville, Tenn. The conference theme is "Many Partners - One Voice."

This year, for the first time in Tennessee's history, the event combines the former Tennessee Hospitality Association's annual conference with the former Tennessee Tourism

Roundtable's Governor's Conference on Tourism into one event, bringing the entire industry together. Gov. Bill Haslam is invited to address tourism industry partners 11:30 a.m. EDT during Friday's luncheon. The "State of the Industry" address will be delivered by Commissioner Susan Whitaker, Tennessee Department of Tourist Development, during Thursday's breakfast.

The conference will kick off with Teri Yanovitch's Super Seminar "Unleashing Excellence: How to Deliver World Class Service!" 2 p.m. EDT Wednesday. Yanovitch is a former Disney Institute keynote speaker and seminar leader. Friday morning the "Rock Star of Digital Marketing" Mitch Joel will present his keynote presentation, "A Morning with Mitch Joel."

The research-driven initiative of Travel Effect by U.S. Travel Association will be presented by Gary Oster Friday afternoon. Rounding out the speakers for the conference is Inquoris "Inky" Johnson, former University of Tennessee athlete and this year's inspirational speaker.

The conference is open to all tourism industry partners. For information about the schedule of events, visit [www.tenntourismroundtable.com](http://www.tenntourismroundtable.com).

**FRED HAMMOND**

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# Faith

## Who will be a witness?

Remember back to Dec. 26, 2004. There was a huge earthquake under the Indian Ocean that caused a tsunami that killed more than 250,000 people. The pictures of the devastation were overwhelming.

There was a ten-year-old British girl on vacation with her family enjoying a day on the beach in Thailand. She had just learned two weeks prior in one of her classes what happens before a tsunami hits. Well, that is what was happening. The water was rushing out to sea and many people stood transfixed on what was happening or began to



**By Mark Brackney,**  
Minister of the  
Arlington Church  
of Christ

walk out deeper into the ocean to investigate. This girl began to plead with her family who in turn warned others to get out of the water. More than one hundred people were saved because that girl sounded the alarm.

As you read the sounding of the seven trumpets in Revelation 8-11, this is what is happening. God is sounding the alarm of judgment. Up to now, the message of Revelation is get yourself ready. But that is not enough. When we know what is coming and what is going to happen,

we want to get as many others ready as well.

There are three sets of seven mentioned in the middle of Revelation. After the seven seals, which my last article dealt with, come the seven trumpets. John uses a literary device common in the first century called progressive parallelism. This means John is going to help us see the same event from three different angles or perspectives. There are different purposes for all three of these.

The trumpet was used in the Bible as a means of warning. God warns the wicked people of earth to get ready. The seals warned Christians to be prepared. The trumpets

warn others that God's judgment is coming. It is not enough to just get ourselves ready. We want everyone to be ready.

The trumpet blasts reveal some pretty horrific events. God is harsh because trumpets are meant to be warnings. The effectiveness of an alarm or warning is in direct proportion to how much you don't want to hear it (like an alarm clock). God wants to get people to wake up, so the judgments intensify with each blow. Horror rains down on the earth, but after the sixth trumpet, what has changed? Not much. The people still refuse to repent (9:20). In times of suffering and pain there

are two reactions. People either run to God or away from God.

Between the sixth and seventh trumpet is Revelation chapter ten and eleven. John, the writer, communicates that in light of what is coming, we need to be bold in our witness. We need to sound the alarm because the tidal wave of God's judgment is coming. Three witnesses are mentioned, the first being John. All are commanded to speak God's word to the world. This is why God has delayed in bringing the final judgment of the seventh trumpet, which is the end of the world. The reason is to provide space for God's people to bear witness.

When the seventh trumpet is blown, we see a celebration of the reign of God. For Christians, this is giving us notice that the time is soon coming when the final trumpet will sound and Christ will return. This should bring urgency to get ourselves ready and those around us. Look for ways to reach out to others with the love of God.

## Church Happenings

### Colonial Heights UMC

Saturday October 18th, 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. For more information on this call the church office at (865)577-2727 between 10:00 a.m. - 2:00 p.m.

### Dante Church of God

Dante Church of God will be distributing Boxes Of Blessings (food) on Saturday, October 11, 2014 from 9:00 a.m. to 11:00 p.m. or until boxes are gone. Anyone who would like to come and receive a box of blessings is invited. You must be present to receive a box of food. One box per household.

For more information call (865)689-4829.

### Faith United Methodist Church

Faith United Methodist Church will be hosting a flu shot clinic, hosted by Covenant Health, East Tennessee Personal Care Service,

and Clinton Drug Store on Tuesday, October 7, 2014 from 10 a.m. - noon. Faith UMC is located at 1120 Dry Gap Pike Knoxville, TN 37912.

1. MARK YOUR CALENDARS - No appointment needed - Invite your friends and family.

2. BRING YOUR INSURANCE/MEDICARE CARD - Most healthcare plans cover the cost of vaccines. The cost is \$25 if you do not have insurance.

3. STAY HEALTHY - Protect your health and your family - Remember - the flu ends with you.

For additional information - please call 865-692-2200.

### North Knoxville 7th-Day Adventist Church

Abundant Life, a Free Weight Management Program incorporating diet, exercise, and group support will start 6:00 p.m., Thursday, October 9, at the North Knoxville 7th-Day Adventist Church, 6530 Fountain City Road in the church fellowship hall. Space is limited, so call (865-314-8204) or go online (www.KnoxvilleIn-step.com) to register.

### Seymour United Methodist Church

Gaile Todd is seeking all willing singers to participate in this year's Christmas Cantata.

The "Soul Sisters" women's fellowship and service group will meet on Tuesday, October 7 at 6:30 p.m. Details unavailable at this time.

On Wednesday, 10/8, 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.

Small group studies are offered each Wednesday evening in the general area of "Get Real Life Ministries," such as Divorce Care, Divorce Care for Children, Grief Sharing, Single Parenting, etc. Pastor Jason leads the "Disciples II" class and a women's Bible study class on forgiveness is led by Pastor's wife, Amy Gattis.

Next Sunday, Oct. 12, is "Laity Sunday" and will have a guest speaker at both worship services. Further, the trailer load of pumpkins arrives at 12:30

p.m. All able-bodied are welcomed to come and help unload and set up the annual "Pumpkin Patch" in the church's front yard.

For further information, please call church office at 573-9711 or visit www.seymourumc.org.

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Evening Worship - 6:30 p.m.  
Wednesday Bible Study - 6:30 p.m.

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## GOSPEL SINGING

New Beverly is proud to announce a great evening of gospel singing with the awesome family group,



**When:** Sunday, October 19 at 6 p.m.

**Where:** New Beverly Baptist Church  
3320 New Beverly Church Road  
Knoxville, Tennessee 37918

**Info:** Rev. Eddie Sawyer, Pastor  
865-546-0001  
www.NewBeverly.org

*No admission charge, but a Love Offering will be taken.  
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**Directions:** I-640 to Exit 8. Go north on Washington Pike to Greenway Drive light (Target). Turn left. Church is 1/4 mile on the right.

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to find out how you can spread the word!



# Friends

I know that most of us have few friends but many acquaintances. However, for the sake of argument and the development of this piece, I'm going to talk about "friends" in



By Joe Rector  
joerector@comcast.net

a larger context. It's been my good fortune over the years to have come into contact with plenty of folks whom I consider friends.

School brought many friends. Especially in high school, I enjoyed being with lots of teenagers with whom I had a common interest. Sometimes that shared interest was the music of band and choir. At other times, the bond existed around a case of beer and a drive-in movie.

In all cases, we lived out our high school years and enjoyed some events that are still glowing memories

after several decades.

I didn't think I'd made friends in college. My efforts were turned toward making good grades while competing with two brothers

and a sister-in-law who also were taking classes. I also wanted to make sure I didn't screw up and get drafted into a war where I surely would have been killed in a relatively short time. Upon thinking back, I recalled that I had made at least a few friends. Two girls, Sandra Denny and Sharon Phillips, were also English majors, and we developed a close relationship. A student named Jamie Cotton and another named Paul Godwin were pals that I liked much. No, I haven't seen any of them in years, but I still think

about them every once in a while.

During my teaching years, I developed some strong friendships. At the old Doyle High School, a band of us teachers stayed close. Jim Pryor, Bob Shoemaker, Ray Garner, Jim Talley, and Bill Rickman used to walk to the baseball field during lunch to smoke and "chew." Rob Howard and I became good friends as we coached freshman football. John Gilbreath and I were good friends who carpoled from West Knoxville for some time. We sang two-part harmony to songs on the radio and talked about every imaginable subject. I also had female friends in the English department, and they helped me through plenty of times.

At Karns High, more friends came. Dwight Smith, Glen Marquart, Geoff Davis, Spencer Riley,

Dowell Bales, Rick Cathey, Lee Henson, and a bunch of others made my years easier as we enjoyed a variety of topics that had nothing to do with school. Mona Beverly, Marilyn McClain, and Terry Runger were pals as well. For just a few years, Amy Jennings was as close as any friend could be, and she was also like a second daughter.

At church, I've met so many wonderful folks who have made my life fuller and happier. At First Christian Church, people accepted us and included us in all things. We not only had a church home but also a family that shared years of our lives. Then we moved to Beaver Ridge United Methodist Church. Once again, people took us in, and in no time, we felt that same kindred spirit that we'd shared at FCC.

Over the years, the closest friends still are

present. Doug Meister and I have been tight for about 30 years. We've played softball together and discussed religion and philosophy over that time. When we touch base, it's as if nothing had separated us over the last 20-plus years. Billy Hayes is another special friend. How could he not be after we spent all those years coaching our sons in baseball and reliving each and every game and play under the carport at my house? Today, Joe Dooley and I are good friends who enjoy working together on yard projects or mission trips. It's funny how we taught in the same school for so long but didn't become friends until Amy and I moved to BRUMC. The last good friend is probably Catherine Nance. She and I sort of understood each other the first time I met her for an interview for a news

story. I suppose we just connected, and to this day, I consider her a close confidant and fantastic minister with a special gift of delivering a message that we all need to hear.

These days, my new friends are found in a bunch of older guys with whom I work. The definition of a friend includes the qualities of being nice and being helpful. Both fit these men who have taken me in and explained how things are done. They make each day at work a pleasant one, and I enjoy their company.

Friends come and go out of our lives, and it's true that only a handful are truly close friends. Still, I feel fortunate to have been in touch with so many good people over the years. They've all made my life a little better.

## ANNOUNCEMENTS

### Central City Democrats meeting

The next "Central City" Democrats District meeting will be Monday, October 6, 6:15 p.m. at Burlington Library, 4614 Asheville Hwy. The special guest speaker will be Greg McKay liaison to election commission. Direct any questions to Rep. Tony Brown, dribm2009@gmail.com.

### Central High School Choral Department Sunday Afternoon Musicales

The Central High School Choral Music Department will present a "Sunday Afternoon Musicales" on Sunday, October 19 beginning at 3:00 p.m. in the sanctuary of Smithwood Baptist Church on Jacksboro Pike. The Select Choraliers and Bel Canto will be performing spirituals, patriotic selections, and music set to the poems of Donne, Keats, and Longfellow. There is no admission charge, however, a love offering will be taken for the Wounded Warrior Project which assists in the remodeling of injured veterans' homes for easier accessibility.

### Democratic Women's Club Meeting

Democratic Women's Club will meet the second Tuesday of each month at 6 p.m. at Shoney's on Western Avenue in Knoxville. Call 742-8234 for more info.

### Halls Republican Club

The Halls Republican Club will meet on Tuesday, Oct 21, 2014 Clubs at the Boys & Girls Club of Halls/Powell located at 1819 Dry Gap Pike just off of E. Emory Rd. across from Brickey-McCloud Elementary School. Fellowship and snacks from 6:00-7:00 p.m.; meeting at 7 p.m.

The special guest speaker will be United States Senator Lamar Alexander.

### Heiskell Community Center Seniors Meeting

The Heiskell Community Center, 9420 Heiskell Road in Heiskell, will hold its' monthly Seniors Meeting on Thursday, October 9 from 10 a.m. until 2 p.m. The Golden Tones from the Frank Strang Center will perform their "Awesome Autumn" program at 11a.m. Lunch at noon, bingo at 1p.m. Free, donations appreciated. Bring a dessert and a friend. For more information call Janice White at (865) 548-0326.

### Karns Republican Club

The Karns Republican Club will

meet Tuesday, October 7 in the Karns Middle School Library at 7:00 p.m. The speaker will be a representative from the Knox County Election Commission. Everyone is welcome.

### Master Gardener Demonstration

"Fall: Time for the Garden's Physical Exam" will be held at All Saints Catholic Church, 620 N. Cedar Bluff Rd, Knoxville, Saturday, October 11. Learn how to properly test your soil so fertilizers can be applied efficiently. Get advice on how to substitute organic sources for the chemical fertilizers that are the standard recommendation. If you have a recent soil test report, bring it with you.

10:30-12:00...rain or shine, Free and open to the public. Direct any questions to UT Extension at (865)215-2340.

### Turkish Food Festival

The Tennessee Istanbul Cultural Center will have its fourth annual "Share the Wish" Fund-Raiser by offering Turkish food delicacies, baked-goods and craft to build a water well in Africa. Door prizes, unique gift items such as Turkish handcrafts, entertainment, live music performance, and delicious authentic Turkish food will be offered.

The "Share the Wish" fund-raising event will be held in the parking lot of the cultural center at 7035 Middlebrook Pike. Admission is FREE.

### WordPlayers Presents

The WordPlayers presents a Staged Reading of "GRACE & GLORIE" by Tom Ziegler on Monday, October 13, 7:30 p.m. at The Square Room, 4 Market Square. FREE ADMISSION (Donations appreciated. Food and drink available from Café 4)

Grace, a feisty 90-year-old cancer patient, has checked herself out of the hospital and returned to her beloved homestead cottage to die alone. Her volunteer hospice worker, Glorie, is a Harvard MBA recently transplanted to this rural backwater from New York. Glorie is tense, unhappy and guilt-ridden. As she attempts to care for and comfort the cantankerous Grace, the sophisticated Glorie gains new perspectives on values and life's highs and lows. (Rated PG-13)

For more information, please call (865)539-2490 or visit [www.wordplayers.org](http://www.wordplayers.org).

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<p><b>ASSORTED FROZEN POTATOES</b> 19-26 Oz. <b>\$1.00</b></p>	<p style="text-align: center; color: white; background-color: red; padding: 5px;"><b>EXTREME VALUE PRICING!</b></p>	
<p><b>Butter Spread</b> 12 Oz. <b>\$1.00</b> COMPARE AT \$2.88</p>	<p><b>Macaroni &amp; Cheese Deluxe</b> 10.8 Oz. <b>\$1.39</b> COMPARE AT \$1.91</p>	<p><b>Raspberry Crunch Cake</b> 4.85 Lb. <b>\$6.99</b></p>
<p><b>Apple Juice Cocktail</b> 64 Oz. <b>\$1.00</b></p>	<p><b>Assorted Fruit Drinks</b> <b>\$1.00</b> COMPARE AT \$1.68</p>	<p><b>Cat Litter</b> 27 Lb. <b>\$7.99</b> COMPARE AT \$10.26</p>

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# The Knoxville Focus Legal & Public Notices

section  
**E**

Oct 6, 2014 - Oct 12, 2014

Phone: 865-686-9970 | Fax: 865-686-9966 | PO Box 18377, Knoxville, TN 37928 | Located at 4109 Central Avenue Pike, Knoxville, Tennessee 37912

## 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

### 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 REFUND 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](http://www.phillipjoneslaw.com)

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

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# Classified

# Legal Notices

75 FORECLOSURES

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## 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 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 Department277 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. 200904200067127. 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

## NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Daniel P. Humphreys and Susan B. Humphreys executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for Accredited Home Lenders, Inc., Lender and American Title Company, Trustee(s), which was dated August 21, 2003 and recorded on September 9, 2003, Instrument No. 200309090029164, 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 14, 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 the property located at **6709 Ellesmere Drive, in the City of Knoxville, TN Zip Code 37921, Knox County, Tennessee.**

Situated in the Fifth Civil District of Knox County, Tennessee, and within the 44th Ward of the City of Knoxville, and being known and designated as all of Lot 18, Block D, Hidden Hills Subdivision, Unit 5, as shown by map of record in Map Book 53-S, Page 48 (Map Cabinet E, Slot 39D) Register's Office, Knox County, Tennessee, to which map reference is here made for amore particular description thereof, and also shown by survey of Jim W. Sullivan, RLS 1306, dated 8-24-92.

Being the same property conveyed to Daniel P. Humphreys and wife, Susan B. Humphreys by deed from Jerry E. Chadwell and wife, Laura A. Chadwell dated 08/28/92 filed for record on 09/02/92 in Book 2082, Page 679, Register's Office for Knox County.

Parcel ID Number: 092GA 029

Address/Description: **6709 Ellesmere Drive, Knoxville, TN 37921.**

Current Owner(s): Daniel P. Humphreys and Susan B. Humphreys.

Other Interested Party(ies): .

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.: 14-04019

Insertion Dates: 09-22, 09-29, 10-06-14



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## 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 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. .

Ruben 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

Classified

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# Legal Notices

## 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 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

### 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 I 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 TRUSTEE'S SALE

Default having been made by the Debtors in the terms, conditions and payments of a certain purchase-money indebtedness evidenced by a promissory note and secured by the lien of a Deed of Trust of record in Instrument No. 200907010000193 in the Register's Office for Knox County, Tennessee, executed by Joshua T. Nelson, to J. Nolan Sharbel, Trustee for Douglas R. Varner, Sr., and the holder and owner of said purchase-money indebtedness did instruct and direct the undersigned Trustee to advertise and sell the property secured and conveyed by said Deed of Trust, all of said purchase-money indebtedness being accelerated by default of the Debtor in the payment of a part thereof, the failure to provide insurance, and the nonpayment of property taxes, at the option of the holder and owner of said purchase-money indebtedness, after notice to the Debtor and all interested parties as provided in the terms of said deed of trust note, deed of trust, and the Tennessee Code Annotated, and advertisement of the real property hereinafter-described on Monday, September 22 and 29, and October 6, 2014, in the Knoxville Focus, a weekly newspaper printed and distributed in Knox County, Tennessee; and this is to give notice that the undersigned Trustee will on Wednesday, the **15th day of October, 2014, commencing at 11:15 A.M.** outside the front revolving door of the Knoxville/Knox County, City and County Building, 400 Main Street, Main Level, Knoxville, Tennessee, proceed to offer at public outcry, to the highest and best bidder for cash, the following described real property, to wit:

LOCATED AND BEING SITUATED in the THIRTIETH (30th) Ward of the City of Knoxville, the SEVENTH (7th) Civil District of the County of Knox, State of Tennessee, being known and designated as follows, to wit:

Lot 15, Block D, Yellowstone Addition, as shown on the map of record in the Knox County Register's Map Cabinet A, Slide 74A (Map Book 3, Page 79), to which reference is here made for a more particular description thereof, and fronting fifty feet (50') on the North side of SUNSET AVENUE, and extending back in a northerly direction between parallel lines 150 feet, more or less, to a new street, now called BEAMAN LAKE AVENUE or STREET, and a frontage on said new street of fifty feet (50'). For further reference see Map Book above referred to in the Register's Office for Knox County, Tennessee;

MUNICIPAL ADDRESS: **1007 Beaman Lake Road, Knoxville, Tennessee 37914;**

CLT No.: 30-083HA-008.02;

BEING THE SAME property described in the Knox County Register's Instrument No. 200907010000192;

free from the equity of redemption, the statutory right of redemption, homestead, and all elective and marital rights, said rights being expressly waived by the Debtors and Grantors in said deed of trust; subject, however, to the lien of any taxes and deed of trust; and the title is believed to be good, but the undersigned will sell and convey title only in his capacity as Trustee.

J. Nolan Sharbel, Sr., Trustee / ss

J. Nolan Sharbel, Trustee  
9111 CROSS PARK DRIVE, BLDG. D, SUITE 200  
KNOXVILLE TENNESSEE 37923  
(865)694-4111 / (FAX)312-6727

Publish: 09/22/14, 09/29/14 and 10/06/14

## 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 MARCH 14, 2008, executed by BRADLEY S. DANIELS, UNMARRIED, (A/K/A BRADLEY STEPHEN DANIELS) to CHARLES E. TONKIN, II, Trustee, of record in INSTRUMENT NO. 200803180069630, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MORTGAGE INVESTORS 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 NINTH (9TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE AND WITHIN THE 27TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 2 OF SOUTHWOOD ADDITION, AS SHOWN BY PLAT OF RECORD IN MAP BOOK 13, PAGE 51 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED ACCORDING TO THE SURVEY OF KENNETH D. CHURCH, SURVEYOR DATED FEBRUARY 22, 1994 AND BEARING WORK ORDER NO. 94-02-54.

NO NEW BOUNDARY LINE SURVEY WAS PERFORMED AT THE TIME OF THIS CONVEYANCE

THIS CONVEYANCE IS SUBJECT TO ALL APPLICABLE RESTRICTIONS, EASEMENTS, SET-BACK LINES, AND OTHER CONDITIONS SHOWN OF RECORD IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE TO INCLUDE BUT NOT LIMITED TO MAP FILE AND MISC. RECORD BOOK.

SEE EASEMENT OF RECORD IN INSTRUMENT NO. 201101130042510, REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO BRADLEY STEPHEN DANIELS, UNMARRIED, BY WARRANTY DEED DATED MARCH 14, 2008 OF RECORD IN INSTRUMENT NO. 200803180069629 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **321 BEECHWOOD DRIVE, KNOXVILLE, TENNESSEE 37920.**

PARCEL ID: 123KB011

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 PAYMENT IS REQUIRED AT THE TIME OF THE SALE UNLESS PRIOR ARRANGEMENTS ARE MADE WITH THE TRUSTEE/SUBSTITUTE TRUSTEE'S OFFICE.

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 19, 2014. This is improved property known as 321 BEECHWOOD DRIVE, KNOXVILLE, TENNESSEE 37920

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: 09/22/14, 09/29/14 and 10/06/14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

# Legal Notices

## 75 FORECLOSURES

### NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Kimberly L. Barksdale executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc., Lender and Preferred Escrow and Trustee(s), which was dated July 29, 2008 and recorded on July 30, 2008, Instrument No. 200807300007193, 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 **October 16, 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. Six (6) of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being more fully described as follows:

Tract One:

Beginning at the common corner with Clyde Knight, John Scarboro and the "first party" hereto; thence with said beginning point, South 38 deg. 19 min. West 64 feet to an iron pin; thence South 6 deg. 59 min. East 65.6 feet to an iron pin; thence South 79 deg. 24 min. East 239.7 feet to an iron pin; thence North 40 deg. 28 min. East 58.17 feet to an iron pin; thence North 63 deg. 54 min. West 267.4 feet to an iron pin, the point of beginning, a shown by survey of A.E. Bost, dated May 14, 1954.

Tract Two:

Beginning at the common corner with Clyde Knight, John Scarboro and the "first party" hereto; thence with said beginning point, North 63 deg. 54 min. West 61.2 feet to an iron pin in the East line of County Road; thence along the East line of County Road, South 17 deg. 15 min. East 72.5 feet to an iron pin; thence North 38 deg. 19 min. East 54.1 feet to the point of beginning. Containing in both tracts a total of one-half acre, more or less. W.D. # 200807300007192

Parcel ID Number: 134 069

Address/Description: **1938 Dogwood Lane, Knoxville, TN 37919.**

Current Owner(s): Kimberly L. Barksdale.

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.: 13-00949  
Insertion Dates: 09-22, 09-29, 10-06-14

## 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 INVESTORS 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](http://www.phillipjoneslaw.com)

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

*Classified* CALL (865) 686-9970 TO PLACE YOUR AD

# 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, 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 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., L.I.C. 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. .

Ruben 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

### 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 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 CERTIFICATE-HOLDERS 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 Aforesaid 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

### 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 MAY 23, 2008, executed by SHANTEL L COX, SINGLE WOMAN, to KENNETH CLARK HOOD, Trustee, of record in RECORD BOOK 2199, PAGE 321, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GREENBANK, in the Register's Office for BLOUNT 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 BLOUNT County, Tennessee, to secure the indebtedness described; WHEREAS, 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 **MONDAY, OCTOBER 27, 2014 AT 2:00 P.M.** (LOCAL TIME), AT THE FRONT DOOR OF THE BLOUNT COUNTY COURTHOUSE IN MARYVILLE, BLOUNT 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 BLOUNT County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF BLOUNT, TENNESSEE:

SITUATE IN DISTRICT NO. NINE (9) OF BLOUNT COUNTY, TENNESSEE, AND BEING WITHIN THE CORPORATE LIMITS OF THE CITY OF ALCOA, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 110, BLOCK 29, OF SOUTH HALL SUBDIVISION AS SHOWN ON MAP FILE 296B (FORMERLY MAP BOOK 6, PAGE 8) IN THE REGISTER'S OFFICE FOR BLOUNT COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF.

SUBJECT TO 10' EASEMENT AT REAR OF LOTS, SUBJECT TO ALL EASEMENTS, RESTRICTIONS, AND RIGHT OF WAYS THAT RUN WITH THE LAND IN FAVOR OF ALCOA.

BEING THE SAME PROPERTY CONVEYED TO SHANTEL L. COX, UNMARRIED, BY WARRANTY DEED DATED MAY 23, 2008 OF RECORD IN RECORD BOOK 2199, PAGE 319, IN THE REGISTER'S OFFICE OF BLOUNT COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **220 W. EDISON ST, ALCOA, TENNESSEE 37701**.

MAP 046C GRP D PARCEL 005.00

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

PAYMENT IS REQUIRED AT THE TIME OF THE SALE UNLESS PRIOR ARRANGEMENTS ARE MADE WITH THE TRUSTEE/SUBSTITUTE TRUSTEE'S OFFICE.

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 19, 2014. This is improved property known as 220 W. EDISON ST, ALCOA, TENNESSEE 37701.

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: 09/22/14, 09/29/14 and 10/06/14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

# 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 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

### 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 JUNE 22, 2007, executed by ROBERT K. COLE, AND WIFE, KATHERINE F. COLE, to RICHARD TODD PROFFITT, Trustee, of record in BOOK 2853, PAGE 404, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR TENNESSEE STATE BANK, in the Register's Office for SEVIER 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 SEVIER 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 2:00 P.M.** (LOCAL TIME), AT THE FRONT ENTRANCE OF THE SEVIER COUNTY COURTHOUSE IN SEVIERVILLE, SEVIER 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 SEVIER County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF SEVIER, TENNESSEE:

SITUATE, LYING AND BEING IN THE FOURTH (4TH) CIVIL DISTRICT OF SEVIER COUNTY, TENNESSEE, AND BEING LOT 10 OF CENTER VIEW ESTATES AS THE SAME IS SHOWN BY PLAT OF RECORD IN MAP BOOK 26, PAGE 45, IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HERE MADE FOR A MORE PARTICULAR DESCRIPTION.

SUBJECT TO UCC FINANCING STATEMENT OF RECORD IN BOOK 3080, PAGE 200, AS AMENDED IN BOOK 4055, PAGE 510, IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO ROBERT K. COLE AND WIFE, KATHERINE F. COLE, BY GENERAL WARRANTY DEED DATED JUNE 22, 2007 OF RECORD IN BOOK 2853, PAGE 402, IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **474 CONNATSER LN, SEVIERVILLE, TENNESSEE 37876**.

MAP 051 PARCEL 097.08

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

PAYMENT IS REQUIRED AT THE TIME OF THE SALE UNLESS PRIOR ARRANGEMENTS ARE MADE WITH THE TRUSTEE/SUBSTITUTE TRUSTEE'S OFFICE.

OTHER INTERESTED PARTIES: SEVIER COUNTY ELECTRIC

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

This day, September 19, 2014. THIS IS IMPROVED PROPERTY KNOWN AS 474 CONNATSER LN, SEVIERVILLE, TENNESSEE 37876

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

[www.phillipjoneslaw.com](http://www.phillipjoneslaw.com)

Publish: 09/22/14, 09/29/14 and 10/06/14

## 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: LNVN 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 Mortgagor, 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](mailto:INFO@MWZMLAW.COM)  
Insertion Dates: 09-29, 10-06, 10-13-14

## 75 FORECLOSURES

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed the 9th day of July, 2004 by Michael Scott Cupp, single, to William L. Jenkins, Trustee, as same appears of record in the office of the Register of Deeds for Knox County, Tennessee in Instrument No. 200407090003056, the undersigned having been appointed Substitute Trustee by instrument recorded in said register's office, and the lawful owner of the debt secured, Health Systems Credit Union, having requested the undersigned to advertise and sell the property described and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will on the 14th of October, 2014 commencing at **Eleven O'Clock (11:00) a.m.** inside the Main Avenue entrance to the City-County Building in Knoxville, Knox County, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, to be paid in full by certified funds by Five O'Clock p.m. on the date of the sale, the following described property:

SITUATE IN District 5 of Knox County, Tennessee in Ward 43 of the City of Knoxville, and being Lot 25R1 in Dogwood Heights Subdivision, a resubdivision of Lot 25, as shown by the map of record in Map Cabinet L, Slide 118-B, in Register's Office for Knox County, Tennessee to which specific reference is hereby made for a more complete and particular description. (Reference is also made to a plat of survey by Robert S. Waddell, RLS #1479, stated in a previous legal description to have been "recorded March 14, 1989.")

This conveyance is made and accepted together with and subject to: The easement and maintenance agreement recorded in Deed Book 1971, page 208, in said register's office; all other applicable easements, conditions, reservations, covenants, restrictions, and building set back lines, including, but not limited to, such as are shown and noted on the aforesaid map, and contained or cited in deeds in the chain of title to the property here conveyed.

Being the same property conveyed to Michael Scott Cupp by warranty deed from Bobby Black and wife, Kimberly B. Black dated July 9, 2004 of record in Instrument No. 200407090003055, Register's Office for Knox County, Tennessee.

Tax Map 093 BB Parcel 016

Property address: **4650 Ball Camp Pike, Knoxville, TN 37921**

This conveyance is made subject to applicable restrictions, building setback lines and all existing easements of record including Warranty Book 1974, Page 1109, said register's office. Subject to the rights, if any, of any tenants or other occupants in possession of this property. Subject to unpaid taxes, 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.

All right and equity of redemption, homestead and dower are waived in said Deed of Trust and the undersigned will sell and convey only as Substitute Trustee. This sale is without warranty of any kind and is further subject to the right of any tenants or other parties in possession of the property. The right is reserved to adjourn 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 Substitute Trustee further reserves the right to rescind the sale for any reason.

OTHER INTERESTED PARTIES: Abercrombie Radiological, Citifinancial, Inc.

TODD J. MOODY  
Substitute Trustee  
900 South Gay St, Ste. 2100  
[www.rubinlublin.com/property-listings.php](http://www.rubinlublin.com/property-listings.php)  
Knoxville, TN 37902  
(865)525-7313  
Insertion Dates: 09-22, 09-29, 10-06-14

## 75 FORECLOSURES

### NOTICE OF TRUSTEE'S SALE

Default having been made by the Debtors in the terms, conditions and payments of a certain purchase-money indebtedness evidenced by a promissory note and secured by the lien of a Deed of Trust of record in Instrument No. 200907010000172 in the Register's Office for Knox County, Tennessee, executed by Joshua T. Nelson, to J. Nolan Sharbel, Trustee for Douglas R. Varner, Sr., and the holder and owner of said purchase-money indebtedness did instruct and direct the undersigned Trustee to advertise and sell the property secured and conveyed by said Deed of Trust, all of said purchase-money indebtedness being accelerated by default of the Debtor in the payment of a part thereof, the failure to provide insurance, and the nonpayment of property taxes, at the option of the holder and owner of said purchase-money indebtedness, after notice to the Debtor and all interested parties as provided in the terms of said deed of trust note, deed of trust, and the Tennessee Code Annotated, and advertisement of the real property herein-after-described on Monday, the September 22 and 29, and October 6, 2014, in the Knoxville Focus, a weekly newspaper printed and distributed in Knox County, Tennessee; and this is to give notice that the undersigned Trustee will on Wednesday, the **15th day of October, 2014, commencing at 11:00 A.M.** outside the front revolving door of the Knoxville/Knox County, City and County Building, 400 Main Street, Main Level, Knoxville, Tennessee, proceed to offer at public outcry, to the highest and best bidder for cash, the following described real property, to wit:

LOCATED AND BEING SITUATED in the THIRTIETH (30th) Ward of the City of Knoxville, the SEVENTH (7th) Civil District of the County of Knox, State of Tennessee, being known and designated as follows, to wit:

Lot 14, Block D, Yellowstone Addition, as shown on the map of record in the Knox County Register's Map Cabinet A, Slide 74A (Map Book 3, Page 79), to which reference is here made for a more particular description thereof, and fronting fifty feet (50') on the North side of SUNSET AVENUE, and extending back in a northerly direction between parallel lines 150 feet, more or less, to a new street, now called BEAMAN LAKE AVENUE or STREET, and a frontage on said new street of fifty feet (50'). For further reference see Map Book above referred to in the Register's Office for Knox County, Tennessee;

MUNICIPAL ADDRESS: **1005 Beaman Lake Road, Knoxville, Tennessee 37914;**

CLT No.: 30-083HA-008;

BEING THE SAME property described in the Knox County Register's Instrument No. 200907010000171;

free from the equity of redemption, the statutory right of redemption, homestead, and all elective and marital rights, said rights being expressly waived by the Debtors and Grantors in said deed of trust; subject, however, to the lien of any taxes and deed of trust; and the title is believed to be good, but the undersigned will sell and convey title only in his capacity as Trustee

J. Nolan Sharbel, Sr., Trustee / ss

J. Nolan Sharbel, Trustee  
9111 CROSS PARK DRIVE, BLDG. D, SUITE 200  
KNOXVILLE TENNESSEE 37923  
(865)694-4111 / (FAX)312-6727  
Publish: 09/22/14, 09/29/14 and 10/06/14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

# 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/property-listings.php  
Tel: (877) 813-0992  
Fax: (404) 601-5846  
Ad #73535  
Insertion Dates: 10-06, 10-13, 10-20-14

## 75 FORECLOSURES

### NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Kathy L. Siler a/k/a Kathy Siler a/k/a Kathy Louise Siler executed a Deed of Trust to SunTrust Mortgage, Inc., Lender and Tommy R. Lynch, Trustee(s), which was dated August 8, 2003 and recorded on August 19, 2003, Instrument No. 200308190021161, 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 **October 16, 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 First (1st) Civil District of Knox County, Tennessee, within the 14th Ward of the City of Knoxville, Tennessee, being part of Lot Nos. 23 and "S" in Block "MM" of the resubdivision of parts of Blocks "W", "LL" and "MM" of Cold Springs Addition, as shown by map of record in Plat Cabinet B, Slide 49A (formerly Map Book 13, Page 155), in the Register's Office for Knox County, Tennessee. Said portion of said lots lying adjacent forming one boundary, and being more particularly bounded and described as follows:

Beginning at an iron rod in the Southwest line of Martin Luther King, Jr. Avenue, said iron rod marking common corner of Lots R and S; thence with Martin Luther King, Jr. Avenue, North 29 deg. 21 min. 46 sec. East, 77.20 feet to an iron rod; thence South 51 deg. 34 min. 23 sec. East, 127.29 feet to an iron rod and cap in the dividing line between Lots 14 and 23; thence with said line and crossing Lot S, South 42 deg. 34 min. 37 sec. West, 76.44 feet to an iron rod and cap in the dividing line between Lots R and S; thence with said line, North 51 deg. 34 min. 23 sec. West, 109.60 feet to the point of beginning, as shown by survey of Robert G. Lusby, Jr., Surveyor, dated September 17, 1999.

Being the same property conveyed to Kathy Louise Siler, a single person, by warranty deed, from Knoxville Leadership Foundation, dated 07/07/2000, recorded 07/10/2000, in Instrument No. 200007100001752, in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 082KS-022

Address/Description: **2618 Martin Luther King, Jr. Avenue, Knoxville, TN 37914**.

Current Owner(s): Kathy Louise Siler.

Other Interested Party(ies): Capital One Bank (USA), N.A.; American General Financial Services, Inc.; National Credit Adjusters, LLC assignee of HSBC; and SunTrust Bank.

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.: 14-18288  
Insertion Dates: 09-22, 09-29, 10-06-14

## 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

### NON-RESIDENT NOTICE

Lea Ellen Lewis

vs.

Michael Eugene Lewis

**Docket # 131558**

In the Fourth Circuit Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Michael Eugene Lewis is 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 Michael Eugene Lewis.

IT IS ORDERED that said defendant file an answer to an action of COMPLAINT FOR DIVORCE filed by Lea Ellen Lewis, Plaintiff herein, with the Fourth Circuit Court in Knoxville, Tennessee, and with Jeremy Yuill, Plaintiff's Attorney whose address is P.O. Box 541, Knoxville, TN 37901 within thirty (30) days of the last date of publication, and if you do not answer or otherwise respond, a Default Judgment may be entered against you on the thirtieth (30th) day after the fourth (4th) publication. This notice will be published in The Knoxville Focus for four (4) consecutive weeks.

THIS THE 26TH DAY OF AUGUST, 2014.

s/s MIKE HAMMOND

MIKE HAMMOND

Clerk

s/s Debbie Sewell

DEBBIE SEWELL

Deputy Clerk

PUBLISH: 09/15/14, 09/22/14, 09/29/14 AND 10/06/14

## 85 MISC. NOTICES

### NOTICE

Accounting and Settlement

**Estate of Robert Eugene Sharrett**

In the Chancery Court of Knox County, Tennessee

**68974-3**

PLEASE TAKE NOTICE, pursuant to T.C.A. § 30-2-603, that on the 12th day of November 2014 at 9:30am in the Probate Courtroom 352, City County Building, 400 Main Street, Knoxville, TN 37902, the Administratrix C.T.A., will appear and settle the above referenced Estate.

In this cause, it appearing that an accounting/settlement has been filed by the Administratrix C.T.A., which is sworn to, and it further appearing that the son of the decedent, Kevin Sharrett, is a non-resident of the State of Tennessee whose whereabouts cannot be ascertained upon diligent search and inquiry. This notice is published, pursuant to T.C.A. § 30-2-603, to advise Kevin Sharrett and all interested parties that the Clerk and Master will take the accounting on that date, and that the settlement may be continued from time to time as provided by T.C.A. § 30-2-605.

THIS THE 9TH DAY OF SEPTEMBER, 2014.

Peggy G. Cornstock

Attorney for the

Administratrix C.T.A.

200 Arcade Building

618 Gay Street

Knoxville, TN 37902

(865) 521-7600

PUBLISH: 09/15/14, 09/22/14, 09/29/14 AND 10/06/14

## 85 MISC. NOTICES

### NON-RESIDENT NOTICE

TO Cheyenne Whitsell a.k.a. Cheyenne Whitlser

IN RE: Loudon Cecilia Merrell

**NO. 187683-2**

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Cheyenne Whitsell a.k.a. Cheyenne Whitlser, 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 Cheyenne Whitsell a.k.a. Cheyenne Whitlser, it is ordered that said defendant Cheyenne Whitsell a.k.a. Cheyenne Whitlser file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Carolyn K. O'Hara an, Attorney whose address is 329 Ellis Avenue, Maryville, TN 37804 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 Clarence Pridemore Jr. at the Knox County Chancery Court, Division 11, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 3rd day of Sept, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 9/15/14, 9/22/14, 9/29/14 AND 10/6/2014

## 85 MISC. NOTICES

### NON-RESIDENT NOTICE

TO

Cheksha Nell Rose Crippen

IN RE: Broderick Hayes vs Cheksha 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 Cheksha Nell Rose Crippen, 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 Cheksha Nell Rose Crippen, it is ordered that said defendant Cheksha 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

Claudia Tejada

vs.

Richard Giraud

**Docket # 132067**

In the Fourth Circuit Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Richard Giraud is 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 Richard Giraud.

IT IS ORDERED that said defendant file an answer to an action of COMPLAINT FOR DIVORCE filed by Claudia Tejada, Plaintiff herein, with the Fourth Circuit Court in Knoxville, Tennessee, and with Jeremy Yuill, Plaintiff's Attorney whose address is P.O. Box 541, Knoxville, TN 37901 within thirty (30) days of the last date of publication, and if you do not answer or otherwise respond, a Default Judgment may be entered against you on the thirtieth (30th) day after the fourth (4th) publication. This notice will be published in The Knoxville Focus for four (4) consecutive weeks.

THIS THE 10TH DAY OF SEPTEMBER, 2014.

s/s MIKE HAMMOND

MIKE HAMMOND

Clerk

s/s Debbie Sewell

DEBBIE SEWELL

Deputy Clerk

PUBLISH: 09/15/14, 09/22/14, 09/29/14 AND 10/06/14

## 85 MISC. NOTICES

### PUBLIC NOTICE:

Knoxville Regional Transportation Planning Organization - Technical Committee Meeting, October 14, 2014.

The Knoxville Regional Transportation Planning Organization (TPO) Technical Committee will meet on Tuesday, October 14, at 9 a.m. in the Small Assembly Room of the City/County Building, 400 Main Street, Knoxville, TN. Topics to be considered: Proposed amendment to the FY 2014-2017 Transportation Improvement Program (TIP) pertaining to a pedestrian bridge connecting the south waterfront to University of Tennessee and north waterfront trails, Transit representation on the TPO Executive Board, Updates on conformity analysis and the Mobility Plan; and other business.

If you would like a complete agenda, please contact MPC at 215-2500 or see the TPO web site at www.knoxtrans.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.

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**789-4681**

### From Lillian's Bean Pot

### Veggie Lovers' Pot Pie

3 tablespoons butter or margarine  
1 large russet potato (1 lb), peeled, cut into 1/2-inch pieces (about 2 1/2 cups)  
1 large onion, chopped (about 1 cup)  
1 teaspoon dried thyme leaves  
1/2 teaspoon salt  
1/4 teaspoon pepper  
1/4 cup all-purpose flour  
1 can (14 oz) vegetable broth  
1 bag (1 lb) frozen broccoli, cauliflower and carrots, thawed, well drained  
1/4 cup milk  
3 tablespoons grated Parmesan cheese  
1 can (8 oz) Pillsbury™ refrigerated garlic butter crescent dinner rolls (8 rolls)

Heat oven to 375°F. Spray 9- or 10-inch glass deep dish pie plate with cooking spray. In 12-inch nonstick skillet, melt butter over medium-high heat. Add potato, onion, thyme, salt and pepper; cook and stir 10 to 12 minutes until potatoes are lightly browned.

Sprinkle flour over potato mixture. Cook and stir 1 minute. Stir in broth; heat to boiling. Reduce heat; cover and simmer about 8 minutes, stirring occasionally, until potatoes are almost tender. Remove from heat. Stir in thawed vegetables, milk and cheese. Spoon mixture into pie plate.

Separate dough into 8 triangles. Starting at short side of each triangle, roll up triangle halfway. Carefully arrange over vegetable mixture with tips toward center; do not overlap. Place pie plate on cookie sheet with sides.

Bake 20 to 25 minutes or until crust is golden brown.

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