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Audit Committee Ignores School Board Request

By Sally Absher

Last week, Audit Committee member Commissioner Mike Brown, who has been one of the most vocal critics of the wasteful spending and misuse of our tax dollars by the McIntyre administration, ignored the unanimous request of the school board to conduct an external forensic audit of the school system credit cards going back 5 years.

At the beginning of the special called Audit meeting, Brown noted that "The commission can set the scope of the audit." But when Brown made the motion for an audit of the school credit cards, he ceded that authority.

He motioned that the Knox County Audit Committee, "recommend to Knox County Commission that the action of the internal auditor in commencing a performance audit of the Knox County School's credit card program be ratified, and in proceeding with the audit, the extent and scope shall be developed by the internal auditor."

He further moved that, "Should the internal auditor deem it necessary to conduct an audit of the Knox County Schools purchasing program and its travel expenditures, that she be so authorized. And he set the initial term of the audit to review the previous two years, not five as the school board requested.

Brown dismissed the board's request for an external forensic audit as "shutting the barn door after the horse got out." The relationship between the Commission and the school board has been contentious for years, but this was a case where the board was trying to bring sunshine to what was an embarrassing situation for the school system. Sunshine comes from outside, not within.

An internal "performance audit" looks at how the accounting process works and whether officials followed the rules. It is not designed to identify any areas that are criminal in nature, or acts of fraud, waste or abuse.

Since both the school nutrition program and

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'Where Inspiration Meets Perspiration'

By Joe Rector

On Saturday morning, Nov. 8, the parking lot at Bearden United Methodist Church filled with cars from other areas of Tennessee and other states as people arrived to participate in a yoga workshop offered by former professional wrestler Diamond Dallas Page.

Dmitriy Smolensky, soon to become an instructor of the yoga program, put the event together. He works in cancer research and asked Page, whose fiancée Brenda is a cancer survivor, to host the workshop. Smolensky

is donating his proceeds to cancer research and thanks BUMC for donating the use of the facility.

Diamond Dallas Page is confident in his new venture: DDP Yoga. With a slogan, "It ain't your moma's Yoga," Page has produced a yoga system that appeals to people from all ages and body types.

"I once said I'd never be caught dead doing yoga," he said. However, after rupturing two discs in his back during his wrestling career at the age of 42, Page began working with it. He incorporated elements from the

rehabilitation programs that he'd used throughout recoveries for knee and shoulder injuries. Page included exercises that offered dynamic resistance that brought on a "slow burn" to muscles.

Page declares, "DDP Yoga is where "inspiration meets perspiration."

At first he couldn't tell much difference, but within 3 months, Page was back in the ring. From that point on, he worked to develop the entire yoga system that is so popular today. The modified exercise program helps to break up scar tissue so that flexibility and



Top: Adam Meador credits DDP Yoga for his quick recovery from heart surgery. Above: Dallas Page is passionate about DDP Yoga.

strength increase. He adds that DDP Yoga has a low impact on the body's joints.

He says DDP Yoga is more about "T and A" - tone and attitude. The program is for people who aren't interested in regular yoga programs. He says that although his system is not a weight-loss program

that students have shed hundreds of pounds.

"At the first workshop I ever held, three people arrived using canes and walkers. They were able to do the workout and greatly increase their overall functioning," Page said. "We have plenty of testimonials from people who

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City bus workers take top honors

By Mike Steely
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Recently the city of Knoxville hosted the Tennessee Public Transportation Association convention and, as part of that, the State Rodeo Competition. That's "Rodeo", not Rodeo, where bus and van drivers, mechanics, and others compete. The competition involves maneuvering vehicles around obstacles, parking, etc.

Out of a total of 43 competitors Knoxville Area Transit (KAT) employees took first place in four of five categories. Last Tuesday the new Director of Transit, Dawn Distler, told the city council of the winners, who each brought their trophies to display.

Distler had been transit

director in Nashville before coming to Knoxville.

"What makes this even sweeter, for me, is that last year when I was in Nashville, Nashville took all these awards. This year I'm in Knoxville and we brought them home!" she said.

"These are the people who drive people around safely each day," she said.

The winners were: Mike McAmis for bus mechanic division; Wendell Mobley for Cutaway Van; Dean Pruitt for 35 foot Buss Division; and Greg Davis for 40 Food Bus Division.

Distler also announced that Melissa Roberson was named Tennessee's Transit Manager of the Year. Roberson has been with the transit system since the 1982 World's Fair.



City bus drivers and transit employees took top honors recently in competition as Knoxville Hosted the state public transit association. Pictured are Dean Pruitt, Greg Davis, Dawn Distler, Melissa Roberson, Mike McAmis, and Wendell Mobley.

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Focus on the Law

Amendment Two Recap

The results from the November 4, 2104 election are still unofficial but preliminary results on Amendment 2 show 831,549 votes statewide in favor of the amendment and 533,522 against it. Amendment 2 amends Section 3 of Article VI of the Constitution of



By Sharon Frankenberg,
Attorney at Law

Tennessee to establish a modified federal plan for selecting our 29 appellate level judges. Under the Constitution as amended, the method of selecting appellate judges for a full term or to fill a vacancy for the Governor to appoint nominees. The Governor's appellate court appointments must then be confirmed by the General Assembly, and thereafter be elected in a retention

election by the qualified voters of the state. The most significant change effected by this amendment is to add the input of the state legislature to this appellate judicial selection process by including a confirmation requirement. This is somewhat similar to the current U.S. Senate

confirmation required for federal judges in the federal system but not exactly the same, hence the description "modified federal plan."

On November 6, 2014, Governor Haslam issued Executive Order No. 41 establishing the Governor's Council for Judicial Appointments. The Governor's Order states, "I am committed to continuing to fill judicial vacancies

with men and women of the highest caliber, who by temperament, ability and integrity will freely, impartially and independently interpret the laws and administer justice." The new Governor's Council for Judicial Appointments will be composed of the eleven members. The term lengths will be staggered from one year to four years. Three Council members will be appointed from each of the three grand divisions of the state and two members will be appointed at-large. At least 8 of the 11 members will be licensed attorneys in good standing. Diversity will be taken into account in appointments to the Council. Council members must be at least 30 years old; must be citizens of the state for at least two years; and must have been a resident of the grand division they

are representing for at least one year prior to appointment. The Council will select three qualified attorneys and submit their nominations to the Governor. The Governor will choose one of the nominees or will request a new panel of three nominations from the Council. The Governor's choice then goes to the General Assembly for confirmation.

Vacancies by any of the state's 154 trial court judges or judges of the Workers' Compensation Appeals Board will also be nominated by the Governor's Council for Judicial Appointments and appointed by the Governor but under Article VI, Sections 4 and 5 of the Constitution of Tennessee there is no legislative confirmation required. While appellate court judges are appointed as previously described, trial court

judges are elected in partisan elections. To qualify to serve as a trial judge or as an appellate judge in Tennessee state courts, a judge must be authorized to practice law in this state; must be a district resident for at least one year; must be a state resident for five years; and must be at least 30 years old.

Sharon Frankenberg is an experienced attorney licensed in Tennessee since 1988. She is a sole practitioner who handles foreclosures, landlord-tenant, probate, collections and general civil matters. She represents Social Security disability claimants and represents creditors in bankruptcy proceedings. Her office number in Knoxville is (865)539-2100.

School audit expands

By Mike Steely
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With most of the agenda items placed on a consent agreement and others passed on to the regular meeting the Knox County Commission spent most of its work session meeting last Monday talking about authorizing the County Internal Auditor and her role in auditing the school system's credit card expenditures.

One member of the school's administration has been fired over misuse of the school's credit cards and another is on paid leave as an investigation of his credit card use are

under review.

But the investigation may go well beyond the six instances now suspected and the audit could include all of the credit cards used by school employees over the past two years. Should the Internal Auditor find violations, she has been given authority by the commission and audit committee to expand the audit.

"There is a pending criminal investigation in this matter," the sheriff's office attorney, Carlton "Butch" Bryant, told the commissioners. The commissioners who were members of the Audit Committee met just before the workshop in

a called meeting to authorize an audit. The matter also was discussed at some length in the commission workshop following the audit committee meeting.

Bryant said the sheriff's department is "very actively investigating" and added that the department would work with an external or internal auditor.

Commissioner Mike Brown moved successfully to expand the audit to include credit card use in purchasing and travel expenses.

Although temporary Board of Education member John Fugate welcomed the audit he suggested an

outside, not internal, auditor conduct the audit.

"Let Andrea (Addis) have some flexibility," said the county's external auditor, Larry Elmore of Pugh CPA's.

David Shields, appointed to the Audit Committee in September, asked that the audit include "what is the process, the controls, and the line of approval that should have been in place" with the school system's use of credit cards.

The schools are no longer using school-issued credit cards and are now using cards issued and controlled

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'Where Inspiration Meets Perspiration'

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began DDP and who have been able to enjoy their lives more fully because of it."

Adam Meador, who lives in Hendersonville, TN, and his wife Sara were in attendance Saturday. He began working with DDP Yoga in February 2013 and toned up and improved his conditioning until December. He was then diagnosed with endocarditis. On December 20, he underwent open heart surgery for a valve replacement. Meador credits DDP Yoga for helping him to recover quickly. After only 4 months he began full workout and credits the program for aiding the recovery.

Diamond Dallas Page is no stranger to obstacles. Even as a child, he faced them. At a young age, he excelled as a football and hockey player. However, at 12 he was hit by a car and injured so badly that he could no longer play those sports again.

Page took up basketball.

"I stunk at it and rode the bench. I swore to myself that I would never again ride the pine."

He worked on his game

for 5 hours a day and became a starter on his high school team.

Page also reveals that he is dyslexic and struggled with reading on a third grade level. With the same commitment to DDP Yoga, he has worked to become a much better reader now.

These days, Diamond Dallas Page travels all over the U.S. and Canada as he holds workshops and instructs students. He includes information on nutritional foods in those sessions. His aim is to reach as many people as possible with the good news that they can improve their physical condition without having to spend large amounts of money on machines that place stress on their joints.

Home now is Smyrna, Georgia, where Diamond Dallas Page spends time with his two daughters and new fiancée Brenda. He is a friendly individual who never meets a stranger and who is passionate about helping others improve their lives through DDP Yoga. More information is available about all aspects of DDP Yoga at www.ddpyoga.com.

Commission to replace Briggs

By Mike Steely
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Appointing a new commissioner to serve out the term of Dr. Richard Briggs, who was himself appointed to fill an unexpired term in 2008 before going on to be re-elected, is on the agenda of the Knox County Commission today. Also on the agenda is what may be lively debate on changing the body's meeting times, moving the meeting from 2 p.m. to 5 p.m.

Briggs was elected two weeks ago to the Tennessee State Senate after defeating incumbent Senator Stacey Campfield in the Republican Primary and Democrat Cheri Siler in the general election.

"It really is a bittersweet moment," Dr. Richard Briggs told fellow Knox County Commissioners last Monday

on the day of his resignation. He said he was elected in 2008 when the public had the notion that the commission "wasn't doing as good a job as we should."

"I think over the last nearly 7 years the perception of the county commission has changed a lot," he said, adding that he is proud to have been a part of the county government. He said there's no self interest and "we played by the rules."

"We're doing what we're supposed to do, represent the interest of the citizens of this county. I don't know where the future will take me but I can tell you the 7 years I spend on the county commission are some of the years that I'm the most proud of than anything I've done in my life," he said.

A former Army Colonel with duty in Dessert Storm which earned him a Bronze Star and a heart and lung physician, Briggs led the Pledge of Alliance at the opening of the commission meeting.

Opposition to moving the commission meeting times seems to be growing and wagers are being taken by some as to the idea passing or failing. The proponents of moving the meeting, suggested last month by new members Ed Brantley and Bob Thomas, suggest that a later meeting time will bring more of the public to the meetings. The current 2 p.m. time has made it difficult for some, especially teachers, to attend the meetings.

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Meet Rod Paige, McIntyre's New Mentor

Remember your Mother's words of wisdom: you can tell a lot about a person by their associations.

At the November 3 BOE work session, Dr. McIntyre mentioned one of his associations.

McIntyre said, "The former U.S. Secretary of Education Rod Paige was here in Knoxville last Friday and I had the privilege of spending a few hours with him. I'd been introduced to him through one of my professional networks and he's agreed to serve as sort of an informal mentor and executive coach for me. I believe his insights and wisdom will be pretty valuable to my continued professional growth ... This is a great opportunity for me, and I'm pretty excited about that."

Well that's pretty impressive – a former U.S. Secretary of Education mentoring our Superintendent. By the way, they were introduced through the Broad Academy network. Did a red flag just go up?

Dr. Rod Paige served as U.S. Secretary of Education from 2001-2005. He was instrumental in the passage of No Child Left Behind (NCLB) under George W. Bush. Prior to that appointment, Paige served as Superintendent of the Houston Independent School District Schools in Texas. The "Texas Miracle" was the marketing strategy the Bush team used to propagandize public support for the law.

What was the "miracle?" During the eight years he served as



By Sally Absher
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superintendent of the Houston Independent School District, the Texas system showed "amazing results as test scores soared and dropout rates plunged" to near zero.

Robert Kimball was an assistant principal at Sharpstown High School, one of the schools in the middle of the "Texas miracle." His high school, consisting of mostly poor, minority and migrant students, had a freshman class of 1,000 that dwindled to fewer than 300 students by senior year – with not one reported dropout!

And Kimball's school was not alone – in the school district that President Bush and Secretary of Education Rod Paige held up as the national showcase for accountability and the poster child for the federal NCLB law, a dozen of the city's poorest schools reported dropout rates under one percent.

Kimball called this a "fantasy land." Early in 2003, with the help of Dr. Kimball, a local TV station broke the news that Sharpstown High had falsified its dropout data, which led to a state audit of 16 Houston schools.

The audit found that of 5,500 teenagers who had left school, 3,000 should have been counted as dropouts but were not. How could this happen?

Schools were misclassifying, or miscoding, students as leaving for a variety of legitimate reasons: getting their GED, transferring to another school, or returning to their native country. But when

interviewed during the audit, over half the students admitted they had simply dropped out.

HISD also received national attention for raising the average scores on a 10th grade statewide achievement test. Principals were judged on how well their students did on the test.

But at Houston schools, Kimball says, principals taught addition by subtraction: They raised average test scores by keeping low-performing kids from taking the test. And in some cases, that meant keeping kids from getting to the 10th grade at all.

When the story broke, Kimball said, "You need to understand the atmosphere in Houston. People are afraid. The superintendent has frequent meetings with principals...the principals are really, really scared. They have to make their numbers."

And what if they failed to make their numbers? Termination - one of many innovations championed by Dr. Paige during his tenure as superintendent from 1994 to 2001. He got rid of tenure for principals and mandated that they sign one-year contracts that allowed dismissal "without cause" and without a hearing.

But Paige didn't just resort to punitive means to reach his ends. Principals who made their numbers earned a \$5,000 bonus, district administrators up to \$20,000. At Sharpstown High alone, Dr. Kimball said, \$75,000 in bonus money was issued the year before the fictitious numbers were exposed.

And Paige took his dishonest ways with him when he joined the

Bush Administration. In 2006 it was reported that under his helm, Department of Education officials violated conflict of interest rules when awarding grants to states under Bush's billion-dollar reading initiative "Reading First," and steered contracts to favored textbook publishers.

Paige also infamously compared the National Education Association to a "terrorist organization" because of the way it was resisting many provisions of the NCLB law. Today we teachers, parents, and even students resisting the latest "reforms" under Race to the Top... "reforms" that McIntyre is embracing and promoting.

Is McIntyre counting on Paige to save him from the teachers and parents who oppose his schemes? Rod Paige has deep ties to the Bush family in Texas, and there is a twisted web of connections between Paige, McIntyre, Huffman, Haslam, and the Bush family.

Bush's brother Jeb is the head of Foundations for Excellence in Education (FEE). FEE claims to be working on public education reform, but according to InThePublicInterest.org, FEE is legally laundering public money and donations to serve Bush's political ambitions. Jeb's education 'non-profit' was exposed as a lobbying outfit by this organization in 2013.

Jeb Bush pushed Haslam to appoint Kevin Huffman as TN Commissioner of Education after his election as governor in 2010. As commissioner, Huffman served on the Council of Chief State School Officers, a private

trade association that was an early proponent of Common Core & public school privatization, as well as Jeb Bush's "Chiefs for Change," a reform-exclusive club of Bush-serving state superintendents.

Last Thursday it was announced that state education chief Huffman is leaving his position for the private sector. We wonder if Jeb Bush has someone lined up to be his successor. No doubt the next Commissioner of Education will share the agenda and philosophy of Haslam and the reform crowd.

While he was mayor of Knoxville, Haslam ushered McIntyre in as KCS superintendent. It doesn't take a genius to figure out that McIntyre is here to sell our kids to private charter profiteers like is happening with the Achievement School District in Memphis (see references to the 'regional support structure' in the KCS 2020 Strategic Plan).

And now, Rod Paige is serving as a mentor and role model for our Superintendent. Grand. What could go wrong?

With the slew of recent financial debacles originating at the AJ Building, one concern is how much this is going to cost us. But don't worry. The AJ folks assure us there is no cost (at least not financial – they didn't address the cost to teacher morale).

Apparently, the Broad Center, which introduced McIntyre and Dr. Paige, is covering the expenses associated with Dr. Paige's involvement.

Audit Committee Ignores School Board Request

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credit card program are also undergoing criminal investigation by the Sheriff's department and state officials, perhaps there is more than just "officials not following rules" at play.

By following the lead of Commission Chair Brad Anders in requesting an internal performance audit using "Miss Andrea" Addis, Brown and the Audit Committee thumbed their noses at the wishes of the school board and tax payers of Knox County.

This is the same auditor who took 5 months to conduct an audit of the Schools' Physical Plant Upgrade (PPU) fund account, after estimating

the audit would take 4-6 weeks, and who changed the scope of that audit.

Addis was instructed by County Commission to audit the land purchase for Northshore Elementary and "go back as far as needed." The PPU Audit was requested to determine if there was a slush fund operating in Knox County Schools and if there were improper capital expenditures that could affect the accuracy of capital accounting.

She did not follow the instructions of the Commission nor did she inform Commission that she changed the scope of work from what she was charged to do. She decided unilaterally to limit the

scope of the audit, reporting, "The scope of the audit was PPU account transactions for (FY) 2012 through FY 2014." The land purchase was covered in a single paragraph:

"We also noted \$1,656,250 in land purchase costs for the new school recorded in FY 2011 which fell outside the scope of this review. Schools personnel indicated the land was purchased out of the PPU account since it was purchased prior to approval of appropriations for the new construction project and the creation of the separate account to track costs. Once the appropriations were approved, a separate non-PPU

account was created to track the project costs."

Commissioner Jeff Ownby, who requested the audit, said the problem with \$1.6M being spent from the PPU account to purchase the land is that commission had already approved \$800,000 for the land purchase, meaning more than double the amount allocated was actually used to purchase the land.

Yet Dr. McIntyre had assured County Commission that Northshore Elementary was both on time and on budget. Was this an oversight, or was he willingly and knowingly misrepresenting financial information to the funding body?

Addis' audit states, "The issues identified in this review are not considered criminal in nature and no acts of fraud, waste, abuse, or noncompliance with laws or regulations came to our attention during testing."

The PPU audit did not go far enough to determine if misappropriation of funds had accrued. So her statement above is incomplete.

Much was said at last week's special called Audit Committee meeting about giving the internal auditor the "flexibility to define the scope of the audit."

But is the internal auditor becoming a de-facto inspector general? It wasn't long ago that charter amendment

proponents were pushing for an inspector general, who would be hired by the mayor. Charter amendment opponents asked how could the inspector general audit the person who hired them? This would have compromised any attempt to ever audit anything in county government.

If the County Commission cedes the power to define the extent and scope of an audit, then who provides oversight? If Addis redefined the scope to ignore the number one finding in the PPU audit, what confidence do we have that the internal auditor will not do the same with the credit card program audit?



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Neighborhood Grants reinstated by city

By Mike Steely
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Knoxville's Office of Neighborhoods is preparing to re-institute a Neighborhood Small Grants program, with \$30,000 allocated in 2015. The grant program was discontinued in 2011 when the East Tennessee Foundation said it could no longer administer the program. Next year the grants program will be overseen by the Office of Neighborhoods along with the East Tennessee Community Design Center.

Neighborhoods Director David Massey presented the new grants program to the Neighborhood Advisory

Council Thursday afternoon at the group's regular monthly meeting, telling the Focus that the program will begin in January. Massey is asking the council members for input about how the grant program might work, who can apply, etc. and compared the upcoming proposal to the former grants program.

Basically the idea is to consider grant applications from community-based neighborhood organizations or crime watch groups led by residents who develop and implement their own solutions to issues and problems. The council had several suggestions

including opening the program to all neighborhoods, not just low to moderate income areas. Massey said the office might consider that with preference to lower income neighborhoods.

Other requirements being considered for these groups include being registered with the city, be in operation for six months or longer, hold regular meetings with records and minutes, be open to all residents, operate as a non-profit group with tax-exemption, and be created by local residents.

Not qualified for the grant money are schools,

city-wide organizations, healthcare, individuals, religious institutions, political groups, government agencies, or non-profits that are not resident based.

Massey said that the city also has \$60,000 in reserve for future grant programs but would need to go before the council for release of those funds.

He went over ideas for good proposals with the advisors highlighting things like an existing neighborhood watch, improvements of parks, leadership training, membership recruitment, newsletters, and boosting attendance of meetings. He

said all applications will be screened by the Office of Neighborhoods and then passed to the Design Center for consideration.

Some 45 grant awards were issued in the three years up to 2011 and said the office is "ready to go again" with the program.

Debbie Sharp, Assistant Director, shared with the advisors proposed plans for the 2015 Neighborhood Conference. The annual event last year featured 60 booths and this year, according to Sharp, 100 booths are expected. Corporate sponsorship of the event ranges from \$ 500 to \$ 5,000 and sponsors get

a booth if they wish. Otherwise the booths are no-charge for non-profit organizations, government agencies, youth organizations, neighborhood groups, and paying corporations who are not sponsors.

Sharp said that while a "Neighbor of the Year" individual will be selected by a three-member committee from the Advisory Council the "Neighborhood Achievement Award" will not be awarded in the 2015 conference. That award will not be awarded every two years.

An outside consultant for the Sign Ordinance?

By Mike Steely
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After nearly 3 years of study, revisions and debate, the Metropolitan Planning Commission came up with a surprise recommendation – hire an outside consultant. The MPC voted 10-5 Thursday to ask the Knoxville City Council to pass off the controversial and confusing sign ordinance to an outside expert.

The idea didn't get support from either the Chamber of Commerce, Councilman Duane Grieve, or Scenic Knoxville. But apparently the MPC, faced with conflicting recommendations from the Sign Task Force and Mark Donaldson's MPC staff recommendations, decided enough is enough and doesn't want

to deal with it any longer.

The proposed ordinance, that took up 13 meetings, 2 public hearings, and a first draft from the Task Force, went to the MPC staff which added to the proposal, made some changes, and presented a multi-page proposal which tried to consolidate all the sign regulations into one document.

Prior to the decision several citizens spoke to the ordinance.

Grieve reminded the MPC that the Task Force, which he chaired, is "still an open committee" and said he had hoped that the Task Force would have been or will be consulted. He said his committee, which split in opinion on several of the sign regulations, presented a "status report" and not a

recommendation.

Mike Edwards, President of the Chamber of Commerce, asked that the "window sign" section of the ordinance be dropped completely, calling it "extremely intrusive" on businesses.

Joyce Feld of Scenic Knoxville was supported by Travetta Johnson of the Neighborhood Advisory Committee; both called for smaller sign heights, regulation of window signs, and allowing abandoned signs for only 60 days, where the MPC staff report allows for one year.

MPC commissioner Art Clancy, III, surprised many commissioners and those attending the meeting by reading off the history of the attempts to change the "very illusive sign

ordinance" and making the motion for an independent consult. He noted that the Task Force could not reach a conscience.

He moved to ask the city to hire a consultant who would take both findings or recommendations on a sign ordinance, consider finding funding for enforcement of any new ordinance, and ask the county to also become involved.

Vice Chairman Bart Carey said he was surprised by the motion and asked the various sides to respond.

Councilman Grieve said he was "a little confused this is dropped on us" and suggested the ordinance go back to the Task Force for consideration.

Feld said the motion was a "bombshell" and asked

who would make a decision as to who the consultant would be. She objected to the idea saying it could take months or even another year for a decision. She asked for moratorium on the height of new signs until an ordinance is adopted.

Edwards said the Chamber is opposed to a moratorium and also suggested the sign ordinance go back to the Task Force, saying it is "appropriate to ask for their opinion."

MPC Commissioner Janice Tocher also was surprised by the motion, concerned about the time to find a consultant and the time a study would take.

Clancy made note that, while both know much more about signs and sign

ordinances than he does, neither Grieve or Donaldson are experts.

The motion passed with Tocher and Wakefield passing and Michael Kane, Conrad Goodwin and Elizabeth Eason voting "NO."

The MPC also passed a proposed ordinance allowing for Pet Care facilities, like grooming and day-care, to be permitted in many commercial and industrial zones but restricting the pet services to 18 hour a day maximum. The ordinance does not include kennels but include shops that do grooming, training, etc.

Commission to replace Briggs

Cont. from page 2

Opponents to moving the times say that it doesn't lead to larger public attendance and that, in past meetings held in the evening, some commissioners were seen nodding off.

Teachers attending commission meetings have been large over the past month during the ongoing dispute between the commission and the school administration. When the agenda items dealing with school issues have been moved to the end of the meetings the teachers, wearing red to show their support for various school issues, have filled the audience.



Rosie's World

My grandmother sold Avon Products when I was growing up so I can actually say I grew up with it. Back in her day the only products they sold were talcum powders, soaps and a cologne called "Cotillion". Nowadays it's like a department store, selling everything from A to Z. I sold it for over forty-five years --off and on-- and the last ten years continuously. I got a myriad of excuses from people who didn't want to buy it, such as they were "allergic" to it and I would think to myself, "well, are you allergic to candles, jewelry, etc." I'm sure the customers would come up to a ready answer to that also. But I did very well and

enjoyed being a sales person. Made many friends also.

I recently saw an article about the uses of one of their best-selling products, Skin-So-Soft and wish to share it with you:

1. It's a bath oil, and it's an after shower moisturizer. It can be used to remove makeup, and it's a great tanning oil.
2. It's a hot oil treatment to treat cuticles. It's a great massage oil for tired muscles.
3. It's a great insect repellent for people and pets, and it helps relieve itching caused by insect bites and dry skin.
4. Sponge it around doors, windows and screens to keep crawling bugs out.
5. It's a good wood cleaner and conditioner for natural wood, It removes glue and gum left

from price tags and labels from glass, metal and most plastics.

6. It cleans off tape marks left from bandages on skin. It cleans ink from skin and most vinyl surfaces, also painted surfaces.

7. It removes heavy oil and grease from skin and non-porous surfaces. It removes soap scum from shower doors, shower curtains, windows and bathroom and kitchen fixtures.

8. It removes lime and hard water deposits from fixtures, tile, shower doors and windows.

9. It removes tar spots from car finishes without damage to the paint. It's an oil lubricant for fitting pipe joints that won't slip together.

10. Painting something? Use it to remove paint from hands instead of turpentine.

11. Mix five parts water, one part Skin-So-Soft and mist on show animals and brush in. It makes their coats gleam and keeps insects off so they don't fidget.

12. It makes an excellent cleaner for gold, sterling or other metals. Use a soft cloth to apply and another cloth or tissue to remove and buff.

13. It works great on brass and even copper. Try it, you'll love it.

Thought for the day: The happiest people don't necessarily have the best of everything, they just make the best of everything they have.

Send comments to: rose-merrie@att.net Or Ph: 865-748-4717 Thank you.

Uses for Skin-So-Soft

School audit expands

Cont. from page 3

by the county government. The school operated its own accounting department separate from the county's system.

Commissioner Jeff Ownby asked why a Pugh audit of the schools didn't catch any misuse of the credit cards and Elmore said, "We never zeroed in on those," suggesting that an overall audit would not catch individual transactions.

"I'd like the county to become more pro-active instead of it coming out in the newspapers," Elmore said.

Brown said that the suspension of one school administrator, on September 11th, was not made

known to the commission until October 13th, although the school system was required to notify the county immediately as required by state law.

Commission vice-chairman Dave Wright, who chaired the audit and workshop meeting in the absence of Brad Anders, said the internal auditor could look at "anything that can be viewed as purchases on credit."

Ownby said of the audit, "We need to make it broad and eliminate the element of surprise."

Commissioner Sam McKenzie objected to such a broad audit that would even include researching

travel charges.

"We're giving Andrea too big of a scope," he said, adding "My fear is that we end up going in directions that could be counter-productive."

"We don't need to have her come back for authority," Wright said. He suggested, unsuccessfully, to move the matter to the regular meeting without a recommendation.

Brown's motion passed without objection.

Wright reminded the Audit Committee that their November 25th meeting will deal with the internal auditor's report on the school's use of the Physical Plant Upkeep funds.

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Our Neighborhoods

THEY WERE HERE BEFORE US

By Mike Steely
 steelym@knoxfocus.com

Over the past several months *The Focus* has looked at current and past neighborhoods around Knox County, those early settlers who helped build our area, and the names of bridges, highways, streets, and other things that contributed to our past, present and future.

This week we look at what was here before or during early settlement. Native Americans inhabited our county for thousands of years before white settlement. By the time of early European and Colonial visitors most of the Native Americans had abandoned the Knox County and upper East Tennessee and were residing in the Overhill Villages along the Little Tennessee (Tellico Lake) or further south in the Chattanooga area and Northern Georgia.

But, before that, the Cherokee and Shawnee fought over control of our region with the Cherokee prevailing and claiming large portions of East Tennessee and the surrounding states. By the mid 1700's our area, along with the Cumberland Plateau, were basically hunting grounds that saw some seasonal occupation by the tribe.

But the Cherokee were apparently not native to this section of our nation and were preceded by earlier Native Americans who lived throughout East Tennessee in villages. Many of the sites included what we now call "Indian Mounds" which then had council houses atop and burials below. Today, while some estimates suggest more than 200 mounds were in Knox County, less than a dozen remain.

There are other Native American sites within our county borders, including Cherokee Caverns on Oak Ridge Highway (Western Avenue) where remains have been found. There are also known Cherokee War sites, like Cavett Station where the Chickamauga Cherokee attacked and massacred the settlers there. Dr. James Faulkner has written a book about Cavett (or Cavitt) Station that details the attack and also



PHOTO BY MIKE STEELY

The "Indian" mound along Cherokee Drive pre-dates the Cherokee and once overlooked a village. Today the street passes on both sides of the mound and joggers run over the top of the old earthen structure.

attempts to locate the actual site of the pioneer fortified cabin.

The Cherokee often visited Knoxville for treaty talks with the territorial and state governor either at the Blount Mansion or the Federal Barracks, where the old courthouse now sits. To that tribe what is now Knoxville was "Mulberry Place."

But the mounds are the last earthen structures that the pre-Cherokee left us to see and wonder about who built them.

Cherokee Drive Mound

If you've walked or run the crushed gravel greenway through the Sequoyah Hills neighborhood you probably passed right over the Indian Mound there. The historic and scenic section of Knoxville is on a Dogwood Trail and the mound there is notable.

It is a bit unusual to see a pre-

historic burial and ceremonial mound in the median of a street but Cherokee Drive passes on both sides. The walking, riding and running trail runs along the center of the grassy divide and then across the mound. There's a historic marker there to remind people where they are but it still seems odd to cross over a Native American Mound like that.

Today there are fine homes on the hill to the north and a community park to the south. Long before settlement and probably long before the Cherokee other Native Americans resided there in a large village between the mound and the Tennessee River.

Gilliam Station Brakebill Mound

If you've taken a ride on the River Rambler you've seen the Brakebill Mound, but probably didn't know it was there. A large

house sits atop the mound where, in early settlement days, a pioneer fort was located.

Gilliam Station was an outpost at the forks of the French Broad and Holston River, where the two rivers join to become the Tennessee. Some of the Gilliam family men were killed during the Cherokee wars. A blockhouse or fort was built by Devereaus Gilliam about 1787 atop the mound near the site of a pioneer ferry. Today the site holds a private home.

The large mound had been the center of a village and, by some accounts, a rusty metal sword was found in the mound in the 1800s, leaving historians to consider that Spanish explorers may have visited there in the 1500s. The mound was also investigated in 1979.

The University Mound

Near the corner of Joe Johnson and Chapman Drive

on the University of Tennessee campus is a burial mound that was built as early as 644 AD by Native American of the Woodland Period. The site is on the Agricultural Campus and was the site earlier this year of a special dedication.

On the "National Register of Historic Places" the mound was visited by various UT officials and Principal Cherokee Chief Michelle Hicks. While the mound was not built by the Cherokee, the tribe has taken responsibility for many Native American sites in the southeast, their former homeland.

The mound is a landmark on campus and is surrounded by green space within the UT Agricultural Campus and part of UT Gardens. Within the garden are plants native to Tennessee.

The Indian Mound Park is a long-term project to encourage educational opportunities and contains the "Cherokee" names of plants as well as the seal of the Eastern Band of Cherokee.



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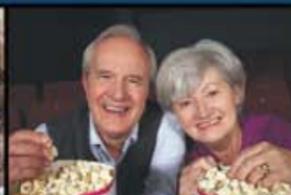
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Cedar Lane church rezoning postponed

By Mike Steely
steelym@knoxfocus.com

The ruling in what looks like a disagreement between the Inskip and the Fountain City neighborhoods has been postponed until the Knoxville City Council's January meeting. Councilman Mark Campen made the motion Tuesday evening during the regular council meeting.

The dispute comes over the request of Cindy Bradley of Signature Homes to rezone the former church at 609 Cedar Lane from R-1 (residential) to O-1 (Office). The building has not been used as a church for many years and served as church offices and more recently as offices for Bradley's real estate company. The request had passed the planning commission on a split vote, 10-4, over the objections of two Fountain City Town Hall members who said they feared the commercial zone there would be extended beyond the railroad tracks along Cedar Lane. Merchant's Road becomes Cedar Lane a few blocks from the church and the commercial zone extends to the tracks where it becomes residential.

Inskip residents have been pushing the city to build sidewalks along Cedar Lane just east of the railroad. There appears to be little or no opposition from Inskip neighbors to the rezoning and some privately voiced concern that Fountain City residents were intruding into their neighborhood's affairs.

Before the council meeting began several people approached Campen and he later moved to postpone the discussion. Attorney Arthur Seymour, representing Bradley, said he had no objection to delaying the discussion but didn't want the matter to "run up against the clock." The matter must be discussed within 90 days or the process starts again.

Carlene Malone, who said she was speaking for the Fountain City Town Hall association, said the council should send the matter back to the Metropolitan Planning Commission. After some discussion Seymour and Malone agreed for the postponement until the January 6th meeting because Malone was not available to appear in December.

Seymour said that

during the postponement he wants to talk to the city law director and council attorney to review the planning commission's position.

Councilman Nick Della Volpe raised a concern if the council can "give someone a zone and then say parts of it are not effective."

"The MPC file that came to us attempts to take away parts of the ordinance and make them non-effective. I think we're on thin ice," he said.

The resolution called for amending the North City Sector Plan and rezoning the property.

Other Council Action

Evening parking along Cumberland Avenue has been scarce and the council approved an agreement that now provides 80 more spaces. The council authorized Mayor Madeline Rogero to sign an agreement with Fort Sanders Regional Medical Center to allow surface parking at White Avenue.

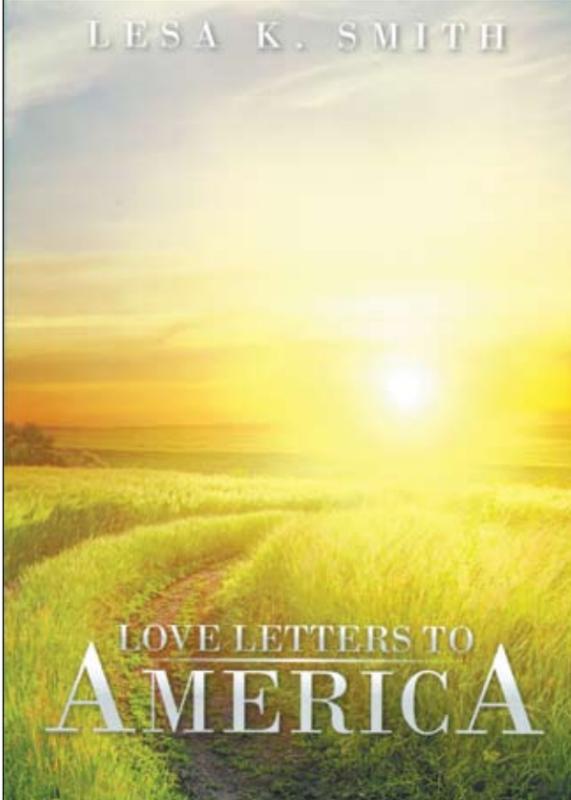
Councilman Nick Pavlis said the Cumberland Avenue merchants would benefit from the agreement, which allows for parking there from 6 p.m. until 6 a.m.

except for UT game days. Councilman Duane Grieve emphasized that the agreement comes with "no strings attached."

The council also passed a resolution to apply for a grant from the state for \$946,470 with a match from the city for \$49,814 to fund a connection between Wesley Road and Golf Club Road on Kingston Pike for bicyclist and pedestrians. Three properties on West Jackson Avenue owned by JHD, LLC, were authorized to be part of a negotiation by the industrial development board for payments in lieu of taxes.

The council also approved the mayor to apply for \$40,000 from the U.S. Conference of Mayors and Scotts Miracle-Gro in grants to install green spaces and gardens at city parks and recreational facilities.

The council honored Gideon Fryer by naming the intersection of Sixteenth Street and Laurel Avenue Gideon Fryer Square in recognition of his many years of service to the community and the Fort Sanders neighborhood.



The book cover shows a road and the sun and it means "road to the Son."

Lesla K. Smith pens 'Love Letters to America'

By Ralphine Major

"Heart to heart with God, surrounded by His capable hands, is a place of peace, rest and comfort for the weary." This is one of many inspirational thoughts found in Knoxville native Lesa K. Smith's "Love Letters to America."

The book is somewhat of a road map for life, covering a wide range of topics from abortion to divorce to schools, evolution, and missions. The author draws on her life experiences and shares personal details throughout the book. "The Adoption Option" chapter is particularly personal since Smith reveals that she is adopted. She speaks candidly when telling readers that as a young wife and mother she left the church for awhile. Readers can draw encouragement

from following her return to God's House. From her mission trips to Portugal and Venezuela, it is clear she has a heart for sharing God's plan of salvation. The author strives to help others learn that "knowing and having a relationship with Him and serving Him is the key to fulfillment in this life."

"Love Letters to America" is only \$3.99 per e-book and is available on Barnes & Noble and Amazon online. Smith says she has lived in Fountain City all her life and likes to tell people "I have really gone far!" Her book would be a great inspirational Christmas gift. For more information, go to www.loveletterstoamerica.org, and watch for upcoming announcements about possible book signings in the spring.

Made in Tennessee

By Mike Steely
steelym@knoxfocus.com

You may think of our state as mostly rural and producing mainly

agriculture, beef, and country music. But the Volunteer State, and especially East Tennessee, has come of age in the 20th and 21st century to become a major manufacturing center. The Knoxville area has been a birthplace of well known brands like JFG Coffee, Sea Ray Boats, Kern's Bread, and the Cas Walker Supermarkets.

Granted that while some of these brands have disappeared or been reborn under different

manufacturers, there's lots of Knoxville area and East Tennessee products that have "gone Nationwide."

Did you know that Mountain Dew was first made along Magnolia Avenue? Did you know that Dempster Dumpsters began here?

Bet you didn't know that Bush Brothers products are headquartered in Knoxville and so is Pilot/Flying J, HGTV networks, Regal Entertainment, Weigle's, H. T. Hackney,

Idle Air, Jewelry TV, Jupiter Entertainment, and J. H. Daniels.

And there's more.

Did you know that Lebanon is the home of Cracker Barrel Restaurants or that Shoney's and Captain D's are headquartered in Nashville? Chattanooga is the birthplace of Krystal Restaurants, Retro TV, Olan Mills and The Family Channel. Memphis has Auto Zone, Fed Ex, Fred's, Service Master and First Tennessee Bank. Athens is the home of Mayfield Dairy and Collegedale, near Chattanooga, is the home of Little Debbie snacks.

Then there's Jack Daniels and George Dickel, both famous Tennessee whiskeys.

Those iconic Tennessee-founded or Tennessee-based products and companies make up a special "Made in Tennessee" display at the Museum of

Continue on page 4

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'Mr. Speaker'

Sam Rayburn of Texas

Pages from the Past



By Ray Hill
rayhill865@gmail.com

"Any jackass can kick down a barn, it takes a carpenter to build one."

So said Sam Rayburn of Texas.

Completely bald, thickly built and one who never forgot his humble beginnings, Sam Rayburn was the looniest serving Speaker of the U. S. House of Representatives in our nation's history. For seventeen years, Rayburn presided over the House and was one of the most influential Speakers to occupy the office, if not the most influential. Presidents from Franklin Roosevelt through John F. Kennedy relied upon Sam Rayburn and needed his assistance.

Yet Sam Rayburn acknowledged a leader sometimes needed to be able to follow as well.

"You can't be a leader and ask other people to follow you unless you know how to follow, too."

It was Sam Rayburn who said, "If you want to get along, go along." Yet Speaker Rayburn never expected any congressman to vote against the interests of the district he represented. It was also Rayburn who once opined, "When two men always think alike, only one of them is doing any thinking."

Rayburn was a strong leader and abided by a philosophy he once outlined, "You cannot lead people by trying to drive them. Persuasion and reason are the only ways to lead them."

Sam Rayburn was born in Roane County, Tennessee on January 6, 1882. Rayburn lived in Tennessee until he was five years old, when his family relocated to a cotton farm in Texas. All of Rayburn's siblings were born in Tennessee, save for the youngest.

Cotton farming was extraordinarily hard work and every member of the family had to contribute to make the family farm a success. Sam Rayburn learned responsibility early and as he spent long days beneath the blistering Texas sun, he dreamed of holding public office. While other boys contemplated games and toys, Sam Rayburn's imagination flirted with speech making and helping people. At the ripe of age of eight, Sam Rayburn had decided what direction his future would take. Rayburn later said, "After that decision was made, it was settled. I never worried a minute after that about what I ought to do or was going to do."

Rayburn went to law school and earned his degree, but the young attorney was less interested in practicing law than politics. At age twenty-four, he was elected to the Texas House of Representatives in 1906. Rayburn was reelected in 1908 and 1910. During his last term, Rayburn was elected by his colleagues to serve as Speaker of the House. The

young representative did not run for reelection in 1912, as he had his sights set on a bigger prize. Rayburn ran for Congress, facing a crowded Democratic primary and many of his opponents had served in office longer and had more experience. The thirty-year-old candidate won and remained in the House of Representatives for the next forty-eight years.

Sam Rayburn came to Congress as Woodrow Wilson assumed the presidency. It was an exciting time for a young man to serve in the House. Unfortunately for Rayburn, the decade of the 1920s belonged to the Republicans, who won back the White House and both houses of Congress. By 1931, the Democrats had won a slim

majority in the House and Rayburn's mentor, John Nance Garner of Texas, was elected Speaker. Sam Rayburn became Chairman of the House Interstate and Foreign Commerce Committee. That chairmanship took on added importance when Franklin D. Roosevelt was elected president of the United States. Rayburn loyally supported the New Deal program of FDR and worked hard to pass the "Truth in Securities" Act. That legislation created the Securities and Exchange Commission in the hope never again would America suffer from a collapse of the stock market as had happened in October of 1929. Rayburn was a busy legislator inside and out of his committee. A number of vital legislative concerns passed through the Interstate and Foreign Commerce Committee. Rayburn was especially interested in the Rural Electrification Act. Electricity is something we all take for granted now, but at the dawn of the New Deal, there were millions of Americans, especially in rural areas, that did not have electricity in their homes. The Rural Electrification Act helped those areas form electric cooperatives, which would provide electricity to farm families.

The Interstate and Foreign Commerce Committee was a battleground for some of the most controversial bills to pass through Congress. The Public Utility Holding Company Act was bitterly opposed by a host of lobbyists and Congressman Rayburn fought a pitched battle that he won by the narrowest of margins.

From 1933 through 1936, four men had served as Speaker of the House: John Nance Garner, Henry T. Rainey, Joseph W. Byrns, and William B. Bankhead. Garner surrendered the Speaker's gavel as he had been elected to serve as vice president under Franklin Roosevelt. It was a decision he regretted for the rest of his life. The other three men were

far less fortunate than the crusty "Cactus Jack". Henry T. Rainey died of a heart attack in August of 1934; Joseph W. Byrns died of a heart attack June 6, 1936. William B. Bankhead had been in frail health for some time when he finally became Speaker after Byrns died in 1936. Bankhead lasted four years and was feeling well enough to make a run for the vice presidential nomination of his party in 1940 despite President Roosevelt's own stated preference for Secretary of Agriculture Henry A. Wallace. Bankhead was bitterly disappointed when he did not win the nomination, but ever a loyal Democrat, he went to Chicago to make a radio speech on behalf of the Roosevelt - Wallace ticket and was later found in his hotel room unconscious. Bankhead died shortly thereafter of a stomach hemorrhage. Rainey, Byrns and Bankhead had all been elected Majority Leader before being elevated to the Speaker's chair.

Sam Rayburn was elected Majority Leader in 1937 and succeeded the late Will Bankhead as Speaker of the House. Rayburn had finally reached the pinnacle of power and his own cherished ambitions. Like most every breathing national politician, the vice presidential and presidential bee occasionally buzzed around his bonnet, although he never made a serious bid for either office. Rayburn was content to remain Speaker and he was a relatively simple man who enjoyed many of the simple pleasures of life.

Rayburn was a scrupulously honest man. Many of his colleagues in the Texas House of Representatives, especially those who were attorneys, had clients affiliated with various special interests. When the Rayburn's senior lawyer partner brought him his share of a monthly fee paid by one of the special interests, the young lawyer refused it. During his forty-eight years in Congress,

Rayburn went on exactly one inspection tour and insisted on paying his own way. Even when traveling on speaking tours across the country, the ornery Speaker refused expense money.

Sam Rayburn lived in a simple apartment while in Washington; in fact, that apartment was the cause of a serious disagreement between the Speaker and his wife. The sole marriage of Rayburn's life was to Metze Jones, the sister of Texas Congressman Marvin Jones. The forty-five year old Rayburn married twenty-six year old Metze, who hated her husband's modest apartment. Nor did she much like Rayburn's fondness for whisky and love for playing poker with his friends. Metze didn't frankly much like Washington, D.C. for that matter. After three months, Metze went home to Texas and never returned. The Rayburns quietly divorced; so quietly in fact, some of Rayburn's friends never knew he had even been married. It was a sore spot with the intensely private Sam Rayburn and he never spoke about his marriage to anyone. Metze Jones remarried and her own grandson had no idea his grandmother had once been married to Speaker Sam Rayburn. He recalled he had never once heard his grandmother talk about Rayburn.

Years later, Sam Rayburn would tell one friend he lamented the absence of a "little towheaded boy" to go fishing with. Rayburn admitted not having children was the greatest regret of his life.

Rayburn owned a comfortable two-story home near Bonham, Texas. The Speaker had saved his money and bought 121 acres where he had cattle and built the house he shared with his sister, Lucinda. "Miss Lou" ran the Rayburn homestead and their brother, Tom, came to live with them after a time. Eventually, Rayburn's property grew to 250 acre farm and 900 acres of ranch property.

Rayburn bragged that his home was "prettier than Mount Vernon."

One simple pleasure Rayburn thrived on was recalled by William "Fishbait" Miller, Doorkeeper of the House during much of the Speaker's reign. Rayburn apparently craved sliced tomatoes and raw onions when in season and ate little else for weeks. Miller remembered it was very difficult to get near Rayburn during those weeks.

Throughout his long Congressional career, Rayburn paid close attention to his own people. As Speaker, he constantly reminded his staff the letters scrawled on lined paper were even more important to him than those typed on elegantly engraved stationery.

"I always say without prefix, without suffix and without apology that I am a Democrat," Sam Rayburn said.

Still, his loyalty to his party ended when it threatened his constituents and Texas. President Harry Truman asked Congress for legislation which adversely affected those states which produced considerable quantities of natural gas. Rayburn opposed Truman's effort. Rayburn also kept the economy of Texas in mind when appointing members of the House Ways and Means Committee, which is the committee charged with writing tax laws. Few Congressmen were rewarded with an assignment to the Ways and Means Committee who supported the repeal or reduction for the oil depletion allowance.

Sam Rayburn's affection for whisky and poker caused him to revive a tradition started by his friend John N. Garner. Cactus Jack would immediately adjourn to his hideaway office in the Capitol just as soon as the House had completed its business to open the bar in what he referred to as his "Board of Education". John Nance Garner installed a bar in the vice president's formal office, along with a urinal,

perhaps to save having to hurry off to the bathroom. When the straight-laced Henry A. Wallace first visited the vice president's formal office, he recalled the urinal "stinking to high heaven." He had both the urinal and the bar removed.

Rayburn convened his own "Board of Education" where close friends and associates gathered to enjoy a drink. Harry Truman had just arrived to have a bourbon and water one afternoon when a frantic call came from the White House informing him that President Franklin Roosevelt was dead.

Sam Rayburn was one of those Speakers who cared less about being liked than being respected. While Rayburn was Speaker, there was little doubt about who ran the House of Representatives. Rarely ever called "Sam", a few addressed him as "Mr. Sam".

Speaker Rayburn gave the House leadership, but he relied on a vast network of personal friendships and the loyalty of those friends. Rayburn's reputation for fairness, truthfulness, and integrity served him well. The Speaker had a good sense of humor and an earthy wit. Although he liked expensive suits, he only wore them

while in Washington, D. C. Back home in Texas, he favored well-worn clothing and cowboy boots. Whatever his garb, Sam Rayburn was utterly without pretension.

In 1951, Rayburn surpassed the record of Henry Clay as the longest serving Speaker of the House of Representatives. By 1961, Rayburn had doubled Clay's own record of service as Speaker. In 1958 he broke the record of Congressman Adolph J. Sabath for continuous service as a member of the House of Representatives. The following year, Rayburn broke the record held by Joseph G. Cannon, a former Speaker, of forty-six years of noncontinuous service as a Member of Congress.

Rayburn lived long enough to see his own protégé Lyndon Johnson elected vice president; unfortunately, he did not live long enough to see LBJ become president. Rayburn's close friends knew there was something wrong with the Speaker throughout the spring of 1961. Rayburn had lost his appetite and lost considerable weight. On two occasions Rayburn passed out while in the Speaker's Chair that summer.

He was clearly ailing, but he shrugged off concerns, saying it was only his "lumbago". It was not lumbago, but cancer. In September of 1961, Rayburn was told he had cancer. Sam Rayburn wanted to go home and returned to Bonham. Clearly, "Mr. Sam" knew he was ill and he was happy at his home. The cancer spread throughout his entire body and into his brain. The end came quietly and peacefully.

Sam Rayburn slipped away while sleeping November 16, 1961.

Before his death, Sam Rayburn was quoted as saying, "I am one man in public life who is satisfied, who has achieved every ambition of his youth."

By any measure, Sam Rayburn's was a rich, full life.



FROM THE AUTHOR'S PERSONAL COLLECTION.

Photo of Sam Rayburn autographed to a fellow Congressman.



PHOTO BY MIKE STEELY

A large collection of "Made in Tennessee" products are on exhibit at the Museum of East Tennessee on Gay Street downtown. The exhibit is there through February 1st and then travels around the state.

Made in Tennessee

Continued from page 2

East Tennessee History on Gay Street. The soon-to-be traveling exhibit remains there until February 1st.

The museum staff explains that the exhibit is funded with an Alcoa Foundation grant and is made up of items from the museum's collection and several loaned items. On display is early furniture and textiles, Krystal burgers, Moon Pies, colas, VW products, Gibson guitars, Little Debbie products, Goo Goo

Cluters, Dr. Enuf soft drinks, Maxwell House Coffee, and much more.

Walking through the display brings lots of "I didn't know that" comments.

The museum is located at 601 South Gay Street and is open Monday through Fridays, 9 a.m. until 4 p.m., Saturdays 10 a.m. until 4 p.m. and on Sundays from 1 p.m. until 5 p.m. Admission is \$ 5 for adults, seniors pay \$ 4 and children 16 and younger are admitted free.

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Finding Food Funds in Ft. Lauderdale

Yes, like so many others, I'm going to jump on Fort Lauderdale, as well as other cities, that have passed ordinances that forbid the feeding of homeless folks. The fact that I have to even address such a subject is a sad commentary on the world as it exists today.

First of all, let's take a look at some facts. The HUD Exchange, in its 2013 annual report, estimates that 610,042 individuals are homeless, and of those 109,132 are chronically homeless. The individual who was ticketed for feeding the homeless was attending to no more than 100 people.

Speculation is that the leaders of Ft. Lauderdale want to get rid of the homeless, especially the ones who hang around the beaches. They are afraid that such a sad site will keep tourists away, something that would cut deeply into their coffers. I suppose that most of us can understand the concern over commerce in this fair city by the ocean.

The median income for residents of Ft. Lauderdale in 2012 was \$50,997. The population is 170,747. So, the big threat to the way of life and healthy economy of the area comes from 100 people who are homeless and hungry. As I figure things, they represent



By Joe Rector
joerector@comcast.net

.0006 percent of the population. WOW! I'm not so sure that such a tiny group can bring so much misery on a thriving, robust area.

How difficult would it be to take a different approach toward the homeless who are hungry? Instead of ticketing people who feed them, the city could undertake a program to provide food. The national average cost for a meal for the homeless is \$2.52. If Ft. Lauderdale fed all 100 persons three meals a day, it would cost \$756 a day, \$275,940 a year.

A quarter of a million dollars isn't chicken feed by any stretch of the imagination, but let's break it down a little more. That cost would equate to \$1.61 per resident per year. It doesn't sound like such a big expense that way. Still, it is an expense that the government must take on, and we all know how tough times are for cities and their programs. Too, many people resist any further intrusion by governments of any type.

Ft. Lauderdale took in \$691,000 in pool fees in 2012. The city also added \$2 million to its coffers from fees charged for yacht dockage. During the same period, \$700,000 in traffic fines were collected. Common sense would suggest that the cost to feed

the hungry could be covered through such large pools of money that pour in.

In the end, the simple fact is that this country, the greatest in the history of civilization, should be able to take care of its homeless and hungry. It's true that some individuals resist permanent housing, and many are plagued with mental issues. Still, we owe them a place to sleep and three meals a day. No, it's not encouraging people to become homeless. I doubt that any competent person would ever wish to exist like that.

We profess to hold religious beliefs; we praise the lord and pass the plate. Some of our churches are extravagant complexes. So, why in the name of all that's holy do some folks balk at giving to those who are less fortunate? That flies in the face of the Christ's teachings. Ft. Lauderdale residents and any others in cities throughout this country should dust off their bibles and re-read Matthew 25:35. It calls us to action and defines our duty to our fellow men and our God.

We all would do well to remember that during the cold days of winter that are ahead. The Christ child was also turned away on his birthday and throughout his life. Let's hope we don't do that to him again as we ignore the needs of others.

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PREP FOOTBALL PLAYOFF WRAPUP

CAK advances, earns another shot at Alcoa

By Steve Williams

Christian Academy of Knoxville is still alive in the TSSAA state football playoffs but faces a huge challenge this week. The Warriors again used their passing attack in a 26-15 win at Pigeon Forge in a Class 3A second-round game.

"It was a big win for us," said CAK Coach Rusty Bradley. Cole Smith threw for 374 yards and three touchdowns for CAK (7-5). Austin Pope had 10 receptions.

Bo Layton led the Warriors defensively with 11 tackles and 3 tackles-for-loss. "Obviously, we have a big

challenge ahead of us, with playing Alcoa," said Coach Bradley. "We are excited to prepare and take our shot at them."

Alcoa also will have the home field advantage for the quarterfinal game. The Tornadoes are 11-1 and defeated CAK 38-7 during the regular season.

In another second-round game last week, Grace Christian Academy doubled up Hampton 54-27 on the road in Class 2A.

COMING UP: Six Knox County teams in all will be in playoff action this Friday night.

South-Doyle hosts West in a Class 5A showdown. In

other quarterfinal games, Fulton will be at home against Sullivan South in Class 4A and Grace Christian goes to Oneida in Class 2A.

Webb School hosts Evangelical Christian School in the Division II-A semifinals.

FAMILIAR FOE: Fulton defeated Sullivan South in the second round of the playoffs last season on the way to defending its Class 4A crown.

"They are a very talented team, with a very talented quarterback," said Fulton Coach Rob Black. "We'll have our hands full again."

Another Basketball Season on the Brink

By Alex Norman

Those of you that longed for the return of the Bruce Pearl era better buckle up, because we are headed in that direction once again.

No, not the chest pain nor the victories, but the increased scrutiny by the NCAA.

In a story first broke by Bleacher Report, it was revealed that the NCAA is investigating Southern Miss for rules violations while new Tennessee coach Donnie Tyndall was the coach of the Golden Eagles. In question is exactly how tuition and expenses were paid for recruits that were not yet eligible for scholarships.

"The university is working together with the NCAA to review potential issues related to our men's basketball program," said Southern Miss athletic director Bill McGillis.

During an appearance with the Knoxville Quarterback Club, Tyndall said, "I want to quickly address the deal that's going on at Southern Miss. I'm not allowed to comment on it. I know there will be probably be those that want to ask and have questions, but I will be fully cooperating. I can't comment at all until its run its course, but I feel very confident that everything

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PHOTO BY JOHN VALENTINE

A flock of Falcon defenders put the stop on a Catholic player in Fulton's 51-14 playoff victory Friday night at Bob Black Field.

Fulton runs hot in 51-14 win over Catholic

By Steve Williams

The freezing temperatures didn't bother Rob Black during the game.

"I guess it was because of my adrenalin," said the Fulton High head football coach, who started feeling the effects of the cold as he left the field and headed inside.

The overall play of his team probably had something to do with it, too.

The Falcons performed like it was late September, using their

team speed to run away from Knoxville Catholic 51-14 in the second round of the TSSAA Class 4A playoffs Friday night at Bob Black Field.

Fulton, extending its state-best win streak to 33 games, will host Sullivan South (11-1) in the state quarterfinals this Friday night at 7. The Rebels of Kingsport advanced with a 21-20 win over highly-regarded Greeneville.

Catholic's season ended at 10-2.

"This was a good one for us,"

said Black, evaluating where this victory fit among the team's 12 wins. "It was evident our guys learned the game plan on both sides of the ball this week, bought into it and executed it. Hats off to our kids."

"I thought we won all three phases of the game - offense, defense and special teams."

The contest was a rematch of last season's 41-34 Fulton state semifinal win.

The big, run-through sign the Fulton cheerleaders held up before

the game turned out to be a sign of things to come: "Careful What You Wish For."

Junior running back De'Ontay Tate gashed the heralded Fighting Irish defense for 171 yards and scored Fulton's first touchdown after big and fast D.J. Campbell broke loose for a 93-yard run to the 2-yard line early in the contest.

A 55-yard punt by Catholic punter Jake Poczobut backed

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Mitchell, Spartans begin quest for three-peat

By Ken Lay

Webb School began its march to a third consecutive Division II-A State Championship Friday night. The Spartans darted out to a fast start and cruised to a 62-20 victory over Davidson Academy in the quarterfinals.

Webb scored touchdowns on each of its first four possessions against the Bears.

The Spartans took the opening kickoff and marched 74 yards on 10 plays to take a 7-0 lead. Brant Mitchell culminated the drive, which consumed nearly five minutes, with a 9-yard scoring run with 7:13 remaining in the first quarter.

And Mitchell, a senior running back and linebacker, was far from finished.

He added a 63-yard touchdown scamper a short time later to expand Webb's lead to 14-0. His second score was set up by Alexander Berube's interception that stopped Davidson Academy's first drive.

Mitchell added another TD in the second quarter, a 6-yarder that made the score 21-0 early in the frame.

He was also a factor on defense as he made an interception and several key tackles.

"Brant did it all," Webb coach David Meske said. "He did it on offense and he

did it on defense.

"He's a Georgia Tech commitment and he's supposed to make those kinds of plays if he's a Division I football player."

Mitchell received plenty of help from his supporting cast. Senior tight end and defensive end Liam Willoughby caught a touchdown pass from Brock Beeler and made crucial sacks on defense that helped keep the Bears at bay all night.

"It was a highlight film for Liam Willoughby tonight," Meske said.

"Willoughby's 17-yard touchdown reception gave the Spartans a 28-0 lead midway through the second stanza.

Beeler's punt made the score 35-0 at the 4:30 mark of the frame.

The Bears got on the board just before halftime when Jackson Boadwell scored with a minute to play in the first half.

Webb continued its dominance after halftime as Thomas Jordan and Bryson Glenn scored offensive touchdowns and Mitchell intercepted Davidson Academy's Dakota Quinn and returned the ball 54 yards for a touchdown.

The Bears scored a pair of touchdowns after the break. Quinn had a 79-yard touchdown pass in the third quarter and Zach Swinea had a scoring run.

Willis, McKee sign to play college baseball

By Ken Lay

With the college recruiting process behind them, a pair of Gibbs High School pitchers can set their sights on the 2015 baseball season.

Andrew Willis and Daniel McKee signed National Letters of Intent to play college baseball Thursday morning while their teammates, friends and family looked on at the Gibbs gymnasium.

Willis signed to play at Tusculum University and McKee inked with Young-Harris in northern Georgia.

Willis committed to play for the Pioneers in September and made it official late last week.

"It hasn't sunk in just yet but it really feels great to get this off my shoulders," Willis

said. "I will major in business or education and our goal [at Gibbs] is to go to State,

"It was important for me to stay close to home so my family could see me play."

Like his high school teammate, McKee, who also had offers to play at Carson-Newman, Maryville College and King University, also wanted to be close to home.

"It's a little close but I get the feeling that I'm away from home," McKee said. "[Young-Harris] is in a small town. It's a new campus and it has a new campus.

"It has about 1,200 students and I wanted to have small classes and the community really supports its sports teams."

McKee noted that

he plans to pursue a biology degree.

Gibbs coach Geff Davis was pleased to see two of his top pitchers make early college decisions.

"We were just talking about that," he said.

"You have two guys who have made contributions to this program for four years. It's neat to have this happen for two of our starting pitchers.

"It's a huge relief for a high school kid to get this out of the way in the winter. It allows you to concentrate on the season ahead. We have some other guys who are still looking around."

Lady Admirals seek elusive State Tournament bid

By Ken Lay

Farragut High School's girls basketball team finally captured a Region 2-AAA Championship last season. That title seemed to elude them for quite some time.

The 2013-14 region title was big for the Lady Admirals because it gave them the opportunity to host a sectional game and a chance to make the State Tournament --- another goal that has also eluded them.

Farragut, which went 28-3 last year and set a team record for wins, finally got a home sectional game but it was denied yet another trip to Murfreesboro.

"It's kind of the same thing. You have a strong team and you have the goal to get to the state," Lady Admirals' coach Jason Mayfield said. "We keep getting that opportunity.

"I think that we learned last year that you have to bring your A-game whether you play at home or on the road."

The Lady Admirals lost three seniors from last year's squad and all three --- Madison Maples, Mady Newby and Becca Jameson --- are all playing college basketball. Farragut, however, still has plenty of weapons as it looks to make another deep post-season run.

Top returners include; Anna Woodford (senior, guard); Kristen Freeman (senior, guard/forward/center); Miranda Burt (junior, guard/forward); Maegan Hudson (junior, point guard); Sue Yun Kim (senior, point guard); Annie McMurry (senior, guard) and Kate McMurry (sophomore, guard). Gracie Mabry and

Mackenzie Gignac have also been key role players for the Lady Admirals in each of the last two seasons.

Freeman, Woodford and Burt all saw significant playing time last season but they didn't start much as they played behind Maples, Newby and Jameson.

"Kristen and Anna Woodford had to wait their turns behind some great basketball players," Mayfield said. "We'll really see what they can do this year.

"Then you have Miranda Burt and we look forward to a bigger role for her."

Woodford, who recently signed with Lee University, and Freeman certainly look ready to carry the load for the Lady Admirals. Woodford scored 10 points and Freeman added three in Farragut's 16-15 victory over Webb in the Knox County Schools Tennova Tip-Off Classic Tuesday night at Thompson-Boling arena.

The Lady Admirals also have some talented newcomers looking to make their marks in Farragut's tradition-rich program.

In other games Tuesday: Fulton edged Christian Academy of Knoxville 21-15; Powell outlasted South-Doyle 10-9. Hardin Valley Academy downed Catholic 12-10 and West beat Halls 19-12.

Play opened on Monday, Nov. 10 with Bearden routing Gibbs 29-11. Grace Christian Academy beat Carter 21-15. Central outlasted Berean Christian 16-14. Karns beat Austin-East 15-13 and Tennessee School for the Deaf posted a 14-9 victory over Knoxville Christian School.

Five Catholic High athletes will compete in college

By Ken Lay

Five Catholic High School student-athletes signed National Letters of Intent to participate in collegiate athletics Wednesday morning at the school's library.

Baseball players Kole Cottam and Ethan Elliott were among the athletes who signed at the school's early signing ceremony. They were joined by softball players Christen Torres and McKenzie Jackson. Lady Irish lacrosse player Anika Sichelstiel also signed to continue her career.

Elliott signed with Lincoln Memorial University. Cottam, the Irish catcher, inked to play for the University of Kentucky.

For Elliott, it was important to stay close to home.

"My dad really likes to watch me pitch," he said. I liked the small campus and the facilities are being upgraded."

After his playing days are over, Elliott hopes to be a physician's assistant.

Kottam, like Elliott, wanted to stay close to home.

"It was important for me to have my family see me play," Cottam said. "It was a great place and the facilities are second to none. I love the town."

Torres will play softball at the University of Memphis. She originally wanted to play close to home but she's not all that discouraged that she'll be heading to the west side of the state.

"I loved the campus and I love the fact that I'll be playing Division I athletics," she said. "At first, I wanted to stay close to home but the more I met the people at Memphis, the more I liked it there. I like the coaches and it's great for us to have both of our seniors sign today."

Her teammate, Jackson, will continue her softball career at Lindsey Wilson College in Columbia, Kentucky.

"It's a great small school and it's a Christian school," Jackson said. "There's a beautiful chapel on campus and I loved the mountains.

"When I went there, the coaches made it seem like a family. I kind of preferred being away from home and when I stepped on campus, I loved it."

Sichelstiel, a Catholic lacrosse player, signed with Queens University of Charlotte. She's been involved in the sport since the third grade.

"It was just the environment that appealed to me," she said. "It's a really nice campus and I wanted to go to a small school so I could be close to the teachers."

She plans to pursue a degree in sports management.

Farragut athletes announce college decisions

By Ken Lay

Wednesday was a big day for Farragut High School as 15 student-athletes signed National Letters of Intent to continue playing their respective sports at the collegiate level.

Four golfers made their commitments official. Lady Admirals Kayland Boling and Elizabeth Keeling both

signed to continue playing in college. Boling will attend Milligan College while Keeling will play for the University of Cincinnati.

The Farragut boys golf team recently won the Class AAA State Championship and two Admirals will move on to college. Connor McKay will play for David Lipscomb in Nashville and

Mark Dalton will play for Tennessee Tech.

Lady Admirals basketball player Anna Woodford will play at Lee University.

Farragut's baseball team won the Class AAA State Title last spring and four players from that squad made their college decisions official Wednesday at the mass ceremony in the

school's auditorium.

Peter Pratti and Eric Lessig will play for Lincoln Memorial University. Patrick Raby will play at Vanderbilt while Austin Bumbalough will play for Martin Methodist College.

"This is a dream come true," Raby said. "Baseball in the SEC is top-notch. I

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Another Basketball Season on the Brink

Cont. from page 1

is going to be fine."

Oh, ok. Then I guess there's nothing to worry about. Please continue with your lives and ignore that van with the NCAA written on the side parked outside Thompson-Boling Arena,

Tennessee fans should have seen this coming. The Vols football team had just beaten South Carolina for their first SEC road victory against a conference foe not named Vanderbilt or Kentucky since 2007. Heck, the Lady Vols soccer team even won two games in the conference tournament.

If we have learned anything watching Tennessee athletics in the years

that have passed since the firing of Phillip Fulmer in November of 2008, it's that whenever things are looking up, the athletic gods won't allow too much happiness.

Will they have to sacrifice a live chicken at mid-field of Neyland Stadium? Build a Fulmer statue and put it right next to the General's? Something has to be done, and nothing has worked thus far.

The first domino to fall was in recruiting. Tyndall lost highly regarded shooting guard Chris Clarke. When the story broke Clarke switched his commitment from Tennessee to Virginia Tech. According to 247 Sports, Clarke is the 60th best player in the nation and the top player

out of the state of Virginia.

Other recruits have said they are sticking with their commitments, which is a big bonus for Tennessee. But what affect will this have going forward for Tyndall and his staff? We have no idea what the NCAA will decide to do, or even if a notice of allegations is brought forth. It's possible that they won't do anything or find anything. It is also possible that they will bring sanctions against Tyndall himself.

This is the NCAA in 2014. Like a box of chocolates you never know what you are going to get. And what must Tennessee athletic director Dave Hart be thinking? Tennessee's marriage

with Cuonzo Martin was doomed to fail (and did), and he was never going to re-hire Pearl. So he hires a guy that Tennessee says was vetted, and then finds out the NCAA is looking into Tyndall.

Remember that "Bruce Pearl Timeline" that ESPN flashed on screen during every Tennessee game in that 2010-2011 season? We could be on the verge of that again.

Tennessee has no choice but to put all their faith in their new coach and hope that he wasn't involved in this case.

But until the NCAA talks about what is going on, Vols fans will have to hold their breath.

It's something they are used to.



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Fulton runs hot in 51-14 win over Catholic

Cont. from page 1

up the Falcons again, but Kentel Williams hauled in a 64-yard TD pass from Adam Diggs as a Catholic defensive back went for the ball and came up empty handed.

The Falcons led 20-7 after one quarter and 30-7 at intermission.

Fulton senior Domonique Williams took over after half-time, scoring three touchdowns – a 65-yard punt return, a 34-yard catch-and-run with a screen pass and a 43-yard run out of the Wildcat formation after the Falcons' quarterback left the game with an ankle injury.

Coach Black said after the game Diggs' injury didn't appear to be serious and probably could have re-entered the game, if the score had been close.

"It sounds like he'll be fine for our next game," said Black.

Chaton Mobley was a goal-line vulture for the Falcons, scoring TDs on runs from the 1 and 2-yard lines after K.J. Roper caught passes of 43 and 13 yards from Diggs.

Damon Lawson contributed a 23-yard field goal early in the second half and had six PAT kicks.

Containing the fleet Falcons, said Catholic coach Steve Matthews, was "definitely" a concern coming into the game.

"Their speed is striking," he said "you see it on film, but it really doesn't do it justice. When you see it in person, they're just extremely fast at

all positions.

"But we still had chances to make plays. We just didn't hit them. We've just got to continue to grow as a program."

Catholic senior Dom Souder, who had a 29-yard TD catch in the third quarter, said mistakes on defense – not wrapping up on tackles and miscommunication on coverages in the secondary – were costly.

"We didn't see anything like their speed all year," he said. "It was hard to keep up with at times. I don't think we did awful, but if you miss a tackle, they're going to break it."

Catholic's first TD, which cut Fulton's lead to 13-7, came on a 62-yard pass from Zac Jancek to Amari Rodgers after an apparent misalignment in the Fulton secondary left the Irish sophomore wide open and he slipped out of a tackle.

Fulton's defense gobbled up six Catholic turnovers. Kentel Williams picked off two passes. Roper and Mobley had one interception each. Tate and Matthew Gayle each recovered a fumble.

With Fulton ahead 23-7, a 12-yard sack by Gayle on fourth down ended a Catholic threat in the third quarter.

Jancek, under heavy pressure most of the night, completed only 8 of 33 pass attempts.

Eighty yards on 10 penalties didn't seem to bother Fulton this time.



Above: K.J. Roper dives for the end zone but goes out of bounds at the 1-yard line after catching a 43-yard pass in Fulton's 51-14 win over Catholic in TSSAA playoff action Friday night. Photo By Dan Andrews. Left: Fulton cheerleaders celebrate win over Catholic with boxes of Lucky Charms. Photo By Courtney Rader.

Cottrell's Four Touchdowns Heat Up West on Cold Night

By David Klein

Led by Nathan Cottrell's four touchdowns, the West Rebels ignored the cold and came out firing on all cylinders Friday night in a second round home playoff game against the Tennessee High Vikings. The Rebels scored two touchdowns in the first minute on their way to scoring 25 points in the first quarter. They would coast on to a 46-8 victory.

Cottrell kicked off his scoring on the game's opening kickoff. He took a pitch back from Max Bacon and ran the opening kickoff 65 yards to the end zone for an early 6-0 lead. Moments later, Bacon stepped in front of a Christian Gibson pass and took it back 15 yards for a touchdown as West increased its lead to 12-0.

"Our defense has scored a touchdown now in eight consecutive games," West Head Coach Scott Cummings said.

"When your defense can score eight wks in a row, it's a pretty special group. It makes it a lot easier on me calling offensive plays."

The Rebels finally ran an offensive play about three minutes into the quarter as its running game started to pick up steam. Christian Romines carried the football 15 yards for West's first offensive touchdown and a 18-0 lead.

West would add to their lead at the end of the first quarter. Cottrell caught a screen pass from quarterback Seth Marshall and took it 28 yards for the touchdown, his second of the game. This time, the Rebels kicked an extra point to go up 25-0.

The Vikings' best chance to get a score in the first half came on a 4th-and-nine try. Gibson lofted a pass to James Shuff. Shuff had the ball for a moment, but Bacon came in at the last second

and knocked the ball out of his hands.

West marched right down the field. Cottrell ran 59 yards for a touchdown, his third of the game as West went up 32-0.

Cottrell wasn't finished just yet. He scored his fourth touchdown with 43 seconds left in the half. He took another screen pass 28 yards down the right sideline as West increased its lead to 39-0.

In the second half, the mercy rule took effect with continuous running of the clock because West was up by more than 35 points. Following a Vikings fumble, West had a short, three-play drive with Romines scoring his second touchdown of the game on a 30-yard run for a 46-0 lead.

Tennessee High finally got on the scoreboard with 10:30 left in the fourth quarter on a Gibson 3-yard

run. The Vikings converted the 2-point conversion, but that's where the game score ended, at 46-8 West.

Cottrell finished with 160 yards rushing on six carries with two touchdowns and two completions for 56 yards and two touchdowns. Marshall finished with 109 yards rushing.

"We came out super motivated for tonight," Cottrell said. "When we got those two scores in under a minute, from then on, we wanted to keep that motivation, we want to keep it going," Cottrell emphasized.

The number one ranked Rebels travel to unbeaten South Doyle Friday in a huge matchup in the third round of the state playoffs.

"We really wanted to make an emphasis to come out and start fast," West Head Coach Scott Cummings said. "This is a good win," he added.

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South-Doyle's late surge seals the deal

Cherokees will host Knoxville West in the quarterfinals on Friday

By Bill Mynatt,

Radio Voice of South-Doyle Cherokee Football on AM 620 WRJZ
CherokeeRadioVoice@frontier.com

It's been no secret that South-Doyle's Joc Bruce has been nursing a high ankle sprain over the last few weeks. In watching him play, it has been evident that he hasn't been 100% for a while now.

Much to the chagrin of the Campbell County Cougars, Bruce looked like the Joc Bruce of old on Friday night, and the Cherokees needed every bit of Bruce's talents to earn a victory. The 5'11" and 185-pound University of Tennessee verbal commitment scored 5 touchdowns and totaled 321 yards of offense from scrimmage in leading South-Doyle to a 48-33 second round playoff win over a stubborn Cougar squad.

According to South-Doyle head football coach and Athletic Director Clark Duncan, he and his coaches had a feeling that Bruce was going to be back to full strength

this week.

"He was great on Monday, Tuesday, and Wednesday of this week in practice", Duncan said. "He is back, and we saw it tonight. He was just phenomenal."

Bruce scored 4 times via the run, and he also caught a touchdown pass from fellow senior Brody Rollins. Bruce carried the football 26 times for 202 yards, and he caught 4 passes good for 119 yards.

Bruce scored on runs of 7, 3, 5, and 25 yards. His TD catch came on a 59 yard bomb.

Rollins also had a tremendous game for the Cherokees, carrying the football 18 times netting 191 yards, and he was 5 of 7 passing for 127. He scored on runs of 1 and 58 yards - both in the last 2:22 of the game to give South-Doyle the lead for good with the first one, and then a game sealer on the long run with less than 30 seconds to go.

Senior quarterback Ethan Jeffers did his best to help

the Cougars pull the upset. After throwing for 500 yards in a first round game against Morristown West last week, Jeffers did damage with both his feet and his arm in this game. The 6'2" and 205 Jeffers carried the football 22 times for 105 yards and a TD, and he connected on 16 of his 22 pass attempts, good for 245 yards and 2 touchdowns.

Another senior, Trey Torres, was Jeffers favorite receiver on the night. Torres caught 7 passes, good for 137 and a touchdown.

After a 13-13 tie at half-time, the two teams traded punches in the second half, and the game was still in doubt until the Cherokees took the lead for good on Rollins' 1 yard run with 2:22 left in the fourth quarter, 34-33.

The Cougars were still in good shape, down one with 3 times out left and needing only a field goal to regain the lead, but another senior made a huge play for the Cherokees as safety Kendall Rivers picked off a Jeffers pass.

"That was just so huge", Duncan told me. "We decided that were going to put out

best athletes out there and just see who would make a play for us. Kendall made a great play right there, and that turned out to be just absolutely huge for us".

Joc Bruce made it pay on the second play after the inception with his 25 yard TD run.

Then after receiving the kickoff, Jeffers was picked off again, this time by sophomore Dylan Cameron.

Rollins followed with the dagger that was his 58 yard TD run, ending any hopes Campbell County had at a comeback road win.

With the win, the Cherokees advance to the quarterfinal round of the playoffs for the first time since 1992. South-Doyle is now 12-0 on the year, the first time in school history that the Cherokees have ever reached the 12 win plateau in a season. The previous high was 10 wins by that 1992 team.

Campbell County closes out the season with a record of 9-3, and combined with last year's 10-2 mark, it is the first time that the school, established in 1975, has had winning football seasons in back to back years. Cougar head coach Justin

Price, while obviously disappointed that his team didn't advance, was still very proud of his team.

"Yeah, just to think where we were just three short years ago, and where we are now - it's hard to put in to words because it's such an emotional thing, but we came up just short. I couldn't be more proud of them."

When all was said and done the Cherokees out-gained Campbell County 565 yards to 385. South-Doyle rushed for 438 and passed for 127, while the Cougars threw for 245 and ran for 140.

South-Doyle earned 24 first downs, to the Cougars 18.

Each team was very efficient in converting third downs, as the Cherokees were good on 10-12 opportunities, and Campbell County 6-8.

West will come to South-Doyle on Friday sporting an 11-1 record, with its only loss coming to the hands of Maryville. Head coach Scott Cummings Rebels feature a high powered offense led by a very versatile athlete in Georgia Tech commitment Nathan Cottrell and

quarterback Seth Marshall.

The West - South-Doyle match-up is one that has been anticipated by many who follow high school football in this area since back in the pre-season. West was ranked as the number 1 team in the state in the final AP poll of the season, while South-Doyle was 5th.

Duncan indicated to me that his team is looking forward to the challenge of hosting the talented Rebel squad.

"It's great to be at home in front of our people, and we are excited to be in the quarterfinals, no matter who we are playing. We know that they have a great football program, and I think that we do, too. It's going to be exciting."

Rollins agreed with his coach.

"It's going to be fun. West is a great team, and we've got to work hard to get ready for them. We're just looking forward to this next week and the opportunity to keep playing."

The West at South-Doyle game can be heard on radio station AM 620 WRJZ. Air time is 6:30 p.m. on Friday.

Stewart 'really, really excited' to coach Cherokees

By Ken Lay

A new era has begun for the South-Doyle High School boys basketball team Tuesday night under head coach Brian Stewart. Stewart, a 2000 Oliver Springs graduate, was named to take the reins for the Cherokees after David Scott departed after last season and he has high hopes for the Cherokees this year.

"I'm really, really excited," Stewart said after South-Doyle dropped an 18-16 decision to Powell in the Knox County Schools Tennessee Tip-Off Classic at Thompson-Boling Arena.

The Cherokees, who are missing several starters and other key players who are on the South-Doyle football team, were dejected after a narrow loss to

the Panthers in a two-quarter exhibition game.

"They were disappointed after this game and we had guys playing tonight who probably won't be playing on varsity this year," Stewart said. "So, I know that we will compete."

"We were all together this summer and once we get all of those people back, we'll be ready to go. They want to compete and that's come through in their work ethic. I'm the coach but it's their program and our seniors are not wanting to leave on a sour note."

Stewart comes to South-Doyle from a five-year stint as an assistant at Anderson County. He's a special education English teacher at South-Doyle and he looks forward to a successful run with the Cherokees.

"We want to match what the football team has done," he said. "When I first got here, I didn't really know what to expect. But this is an outstanding community and they're passionate about their sports and they're so hungry."

Stewart has he --- like everybody else at South-Doyle --- has become a Cherokees' football fan.

"I love watching our football team on Friday nights,"

he said. Coach [and athletic director Clark] Duncan has done a great job. He's a great coach and a great man.

"He's been great to work for."

In Tuesday night's loss, Malik Allen scored five points and Sam Moss added four. After football, Joc Bruce, Brady Rollins and several others will join the basketball team.

Brandon Brown scored

six points for the Panthers, who also have a new coach in Gary Barnes. Charlie Richards and Jackson Steeley each had four points for Powell, which went 23-10 last season.

In other games Tuesday night: Webb routed Farragut 36-8; Catholic outlasted Hardin Valley Academy 30-25; Fulton downed Christian Academy of Knoxville 21-10 and West beat Halls 19-11.

The event opened on Monday, Nov. 10 with Gibbs and Bearden playing to an 18-18 tie. Karns and Austin-East finished in a 19-19 tie. Central downed Berean Christian 20-13. Grace Christian Academy edged Carter 29-23 and Knoxville Christian School beat Tennessee School for the Deaf 26-21.

Farragut athletes announce college decisions

Cont. from page 2

chose to go to Vanderbilt because it will help me grow as a player and as a person.

"I'm not guaranteed a position and it's going to take a lot of hard work. I wanted to go to the right place. Coach [Tim] Corbin is a great coach and a great guy."

Raby is no stranger to high school baseball's grandest stage. He led the Admirals to the State Championship and has been a three-year starter for coach Matt Buckner at Farragut.

After his senior season, Raby will move on to Nashville and play for a team that won the 2014 National Championship.

In softball, Shelby Miller signed with Mississippi College and Emily Smith will move on to play at Chattanooga State.

Rand Ford, III received an appointment to the U.S. Coast Guard Academy, where he will compete for the rifle team.

Swimmer Chris Glafenfein signed with Queens University of Charlotte and cross country standout

Amanda Martin signed to compete for Emory University.

Farragut volleyball player Raegan Grooms signed with Armstrong State University in Savannah, Ga.

Grooms was a four-year starter and three-year captain for the Lady Admirals. She led Farragut to an appearance in the Class AAA State Championship Match. FHS was the state runner-up and went 54-4 in 2014.

"I had four awesome years here and I'm looking forward to four more awesome years at Armstrong State," she said. "I fell in love with the school and I was always one of those girls who wanted to leave home."

Don Dodgen, Farragut's first-year athletic director, said he was pleased to see so many athletes move on to college.

"It's nice," he said. "It's great for these young men and young women and on behalf of principal Stephanie Thompson and myself, I want to say that I'm very proud of these student-athletes."





The Doctor is in

a weekly column by
Dr. Jim Ferguson

Stewardship

I always wonder where my essay of the week will come from. When I had a traditional medical practice, patients frequently prompted a storyline. I see fewer patients now and practice concierge medicine with house calls from my truck. These days my essays are often stimulated by medical journals and, unfortunately, the news.

I keep telling myself it's time to move on from politics, but not a week goes by without a new crisis in Obama's government. And make no mistake, it is his government. In medicine we have a "captain of the ship" philosophy. If someone in my former office did something wrong or hurtful to a patient, it was my responsibility. I have apologized for things done on my watch and without my knowledge. Our President

seemingly takes responsibility for nothing.

The latest brouhaha, yet to be covered by the "alphabet media" (ABC, CBS, NBC, PBS), concerns Jonathan Gruber, the principle architect of Obama-care. If you haven't watched Gruber's videos you should; Google them and decide for yourself whether the President and his appointees should be trusted. On at least three occasions Mr. Gruber said it was necessary to lie to the American people and the CBO (Congressional Budget Office) to get Obama-care passed. He said lying was necessary because the American people were too stupid to understand tax credits or what was good for them. He said, "Lack of transparency is a huge political advantage."

How does someone like Gruber or Lois Learner at

the IRS rise to prominence in Obama's Administration? This occurs because they are apparatchiks (word of the week; look it up!). Mr. Obama's fawning appointees allow the President to appear above the fray and perpetually fundraise, remaining confident that his acolytes will carry out his liberal-progressive-Democrat policies. He can project the façade of a crusader for Americans. He is not. "Don't doubt me."

I often wonder if my muse will leave me. Will memories of my patients fade or someday all be told? Will my fascination with medicine end? Will I be silenced and my thoughts again only be mine? Some snicker at the notion of limiting free speech in America. They shouldn't. It is euphemistically called Net Neutrality and it is anything but its namesake. Obama has already added this to his agenda for 2015, along with the festering problem of amnesty and the man-made global warming charade now renamed climate change since there has been no global warming for the last sixteen years.

A man named Epictetus once said that the only true freedom is your thoughts. Tyrannies have repeatedly sought to take thoughts from citizens by lying and

manipulation. America must understand what we are up against, and say "No!" to this newest assault on our already bloodied Constitution. Stewardship is an important aspect in my life. I have been blessed, therefore much is expected of me. Therefore, I will speak out as long as I'm able, and if I go away without a good by, you'll know what happened, and expect them to come for you next.

Recently, I've wondered how many thoughts a person can have in a lifetime. You may find this a strange question, but a writer wonders if someday all his stories will be told. We've all seen writers that are less productive of good work over time. Should I branch out and explore new genres? John Gresham tried changing his literary palate, but returned to his successful books about lawyers. Perhaps I should resume work on the second book in my science fiction trilogy. At the suggestion of many, I am compiling ninety of my Focus essays into a book that I had planned to have available for Christmas 2014. However, life sometimes gets in the way of the best laid plans. It will happen soon; I'll keep you posted. My essays will make good "bathroom" reading!

I believe in daily spiritual journaling. This type of writing is conversation with God, and sometimes produces startling insights previously unknown to me. Journaling is also a type of stewardship and the discipline helps me to organize random thoughts. I've recommended that struggling patients organize their thoughts and feelings on paper. I've found the process cathartic. I have a drawer that contains thirteen years of spiritual musings, though I have never gone back and read these conversations with God. Maybe I will someday.

Perhaps there's no limit to the thoughts of a lifetime. I was at my brother's new property on the Clinch River recently for a bonfire and tall tales. Since his place is far from the city you can see a lot of stars there. Experts say that under optimal conditions you can see three thousand stars in the night sky, and ten thousand with a small telescope. There are four hundred billion stars in our Milky Way galaxy and there are more than one hundred billion galaxies in the known universe. If you do the math you come up with 1022 power stars in the universe. They say there are more stars than grains of sand on all the beaches of the world.

I've written a lot of words in *The Focus* over the last six and a half years and even more in my journals. What if my thoughts are numbered like stars in the Milky Way galaxy, and all the people of the world are like other galaxies with their own thoughts all parsed by the Maker? I believe everything exists within the Creation and mind of God, whose super repository of thought and prayers is limitless.

This time of year when it's cold and snowy, I often recall one of my favorite poems written by Robert Frost. It's called "Stopping by the Woods on a Snowy Evening". The poem recounts the reflections of a traveler homeward bound. The poet concludes, "The woods are lovely dark and deep," just like the night sky is for me. The traveler then returns to earth noting, "But I have promises to keep, and miles to go before I sleep." Hopefully, I have miles and years ahead of me before I sleep eternally. Opportunities of service and stewardship lie ahead. This grounds me in the now, and causes me hum, "It is well with my soul..."

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

Shannondale Presbyterian Church Celebrates Special Anniversary

The Miracle of the Bell Tower



Sunday, November 9, 2014, Shannondale Presbyterian Church celebrated its 128th anniversary which will include dedication of the newly refurbished Bell Tower and a new set of hymnals.

Shannondale Presbyterian Church, 4600 Tazewell Pike in Knoxville, was organized on November 13, 1886, with 36 charter members, many of whom were descended from Scotch-Irish Protestants who settled in the Grassy Valley section of northeast Knox County in 1801. The

plans and specifications for the sanctuary were drawn by the architectural firm of Stephenson and Getaz, the same company responsible for the Knox County Courthouse which was built in 1885. The white weather-boarded structure (sanctuary only) cost \$1,230.54. The beautiful rose-colored windows were a gift from Second Presbyterian Church of Knoxville, and date back to Civil War days.

In the spring of this year, damage to the ceiling of the church

entryway below the bell tower was noted. The wood had deteriorated and rain would sometimes pour in. Extensive damage to the bell tower itself was verified by several contractors and estimates of up to \$38,000 presented. The congregation, now small in number, did not have the funds for such extensive renovation, but then "The miracle of the bell tower" occurred. Three contractors from the surrounding area, headed up by Isaac Shaffer, felt led to donate their time and expertise,

bringing with them laborers from Shaffer's church, Mt. Harmony Baptist in Strawberry Plains.

The tower was lowered to the ground, completely rebuilt and re-shingled, the iron bell sanded and repainted, and then replaced in the course of two weeks, all by volunteers. The original bell has rung every Sunday morning at 10:00 a.m., prior to the morning service, except for the two Sundays that the bell tower was being restored.

The "miracle" was not **Cont. on page 2**

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The New Heaven and Earth

This is my favorite time of year. It is incredible to just sit and look at the array of colors. Imagine trying to describe the assortment of colors to someone who lives in a desert climate and they have no trees to look at. It is hard to describe something to someone when it is beyond their realm of understanding. The truth is, your world



By Mark Brackney,
Minister of the
Arlington Church
of Christ

is very different to some people. This is John's struggle as he tries to explain to us our heavenly home from the vision he received from God as recorded in Revelation 21 and 22. John uses poetic language, imagery, and all the words available to his vocabulary to describe the indescribable.

Paul told the Corinthians, "No eye has seen, no

ear has heard, no mind has conceived what God has prepared for those who love Him" (1 Cor. 2:9). No matter how beautiful the picture given to us, we can't even begin to imagine what God has prepared for us compared to this broken world we live in. In fact, one day we will live in a new heaven and earth. "Then I saw a new heaven and a new earth, for the first heaven and the first earth had passed away" (Rev. 21:1).

The word "new" shows

up several times in this chapter. This word doesn't mean brand new. It means taking something old and restoring it. It is completely new, but it is the same artist or designer or architect. There is something familiar about it.

There is something about the new heaven and earth that will be better than the old, but there is something familiar because the creator is the same. Think about the new without all the brokenness and sin of the old. Heaven is coming down from God and it is prepared (Rev. 21:2). God has been getting it ready as a bride adorned for her husband. One of the joys I have in performing a wedding is getting to stand next to a nervous groom and watching his face light up when his bride makes her grand entrance. What a moment. She has been preparing herself for days

if not weeks. The doors open, the music plays, the people stand, and the groom takes a deep breath as he focusses on his beautiful bride.

Just like the bride has prepared herself for this moment to meet her groom, Jesus has done this for us. He has prepared Himself because of His great love for us. We set our eyes and minds on that.

Heaven will be a place where there will be no more sickness, heartache, tears, pain, or death (Rev. 21:4). Today, many of you only have days filled with pain or medication to help the pain. Why are we so fixated on living longer? Who in their right mind will get to heaven and say: "God, I really want to go back to taking medication, joints that ache, and paying taxes." Don't think so. Yes, I don't like

the thought of leaving loved ones behind, but in the scheme of eternity, it is a moment, a vapor. We will all be together soon enough with our Lord, forever. Make sure you are prepared.

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The Miracle of the Bell Tower

Continued from page 1

only that the tower was repaired for just the cost of materials but that three Christian denominations worked together in love and Christian fellowship. The third church is Northside Christian Church, a short distance down Tazewell from Shannondale, from which two ladies came regularly to mow grass and do other yardwork.

Bruce Martin, pastor of Mt. Harmony Baptist Church, while talking with Don Grady, pastor of Shannondale, learned that the church was interested in getting new hymnals and especially liked The Celebration Hymnal. Martin's church graciously donated a large quantity of Celebration Hymnals to Shannondale Church that they were not using because they now project the songs on a screen.

Shannondale Presbyterian Church is grateful to God for all His blessings and for the people who were the instruments of His blessing. We pray that the church will continue to proclaim God's word from this historic edifice.



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Beaver Ridge United Methodist Church is again opening the doors to the community for a FREE THANKSGIVING DINNER! No plans for Thanksgiving?

This is your invitation to have dinner in our Church Family Life Center on Thanksgiving Day! Whether you just don't feel like cooking, your family is out of town, or you are a single-family household, we invite you to our table for a traditional Thanksgiving dinner with all the Trimmings! This dinner is completely free. Come join us on Thanksgiving Day, November 27th, for wonderful food and fellowship! Dinner will be served between 11:30 a.m. and 1:30 p.m. Reservations may be made by contacting the church office, but not required. Church office: 690-1060, Web: www.beaveridgeumc.org.

Come join us: 7753 Oak Ridge Hwy. (in the heart of Karns).

Corryton Christmas Parade

The First Annual Corryton Christmas Parade will be held Saturday, December 13, 2014 at 2:00 p.m. Everyone is welcome to enter; no entry fees. Line up at 1:00 p.m. at Corryton

ball field.

Halls Business and Professionals Meeting

Mayor Tim Burchett will be the guest speaker at the regular monthly meeting of the Halls Business & Professional Ass'n, on Tuesday, November 18, at noon at the Beaver Brook Golf & Country Club.

Fountain City Christmas Parade

Christmas Parade is Saturday, December 6. Line up begins 9 a.m. at Party City Parking lot. Step off at 10 a.m. Registration on site is \$12.50 and includes boxed cheese.

Happy Travelers Thanksgiving

Happy Travelers invite you to attend their Thanksgiving luncheon on Tuesday, November 25 at North Acres Baptist Church. Sign-in begins at 10:30 am, the program at 11 and lunch will be served at 12. "Eternal Vision" will bless us with song and music. There is no charge, but a contribution of \$7.00 is suggested. Reservation is required. Please call Derrell Frye (865)938-8884 for information and reservations.

Gibbs Christmas Parade

The Gibbs Christmas Parade will be on Sunday, December 7 at 2:30 p.m. Line-up will start at 1:45 p.m. For more information, go to the GibbsRuritanClub.org website.

PK HOPE IS ALIVE Parkinson Support Group meeting

PK HOPE IS ALIVE Parkinson Support Group of East TN will meet on Tuesday, November 18 at 11:30 a.m. in Oak Ridge at Kern

United Methodist Church in their Family Life Center, located at 451 East Tennessee Ave. The speaker for the November meeting will be Dr. Bruce LeForce, MD. Dr. LeForce MD. has over 25 years experience in Neurology. His office is in Knoxville at Fort Sanders West. A light lunch will be provided by Medtronic.

Meetings are held monthly on the third Tuesday from 11:30-1:30 p.m. All are welcome to join the Self-Help group. Family and care support partners are also welcome. The goal is to improve your lifestyle through greater understanding and education. The group is affiliated with the Parkinson Disease Foundation (PDF) and the National Parkinson Foundation (NPF). If you or a loved one has Parkinson's you are welcome to join us. For more information please contact Karen Sampson at (865) 482-4867 or by e-mail: pk_hopeisalive@bellsouth.net. www.pkhopeisalive.org.

Seymour Community Christmas Parade

The 21st Annual Seymour Community Christmas Parade will be held Saturday, December 13, 2014. This year's Parade Theme is "Home for the Holidays."

UT Hospice orientation sessions

UT Hospice, serving patients and families in Knox and 15 surrounding counties, conducts ongoing orientation sessions for adults interested in becoming volunteers with the program. 544-6284.

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German Chocolate Pecan Pie Bars

- 1 3/4 cups all-purpose flour
- 3/4 cup powdered sugar
- 3/4 cup cold butter, cut into pieces
- 1/4 cup unsweetened baking cocoa
- 1 1/2 cups semisweet chocolate chips
- 3/4 cup packed brown sugar
- 3/4 cup light corn syrup
- 1/4 cup butter, melted
- 3 eggs, slightly beaten
- 1 cup flaked coconut
- 3 cups broken pecans, toasted

Heat oven to 350°F. Line bottom and sides of 13x9-inch pan with heavy-duty foil, extending foil 2 to 3 inches over 2 opposite sides of pan. Spray foil with cooking spray.

In food processor, place flour, powdered sugar, 3/4 cup butter and the cocoa. Cover; process with quick on-and-off pulses until consistency of coarse meal. Press in bottom and 3/4 inch up sides of pan.

Bake 15 minutes. Remove from oven; sprinkle chocolate chips over crust. Cool completely in pan on cooling rack, about 30 minutes.

In medium bowl, mix brown sugar, corn syrup, melted butter and the eggs with whisk until smooth. Stir in coconut and pecans. Spoon over crust. Bake 25 to 30 minutes or until golden and set. Cool completely in pan on cooling rack, about 1 hour. Refrigerate 1 hour. Use foil to lift out of pan onto cutting board. Cut into 6 rows by 4 rows.

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65 COURT NOTICES

NOTICE TO CREDITORS

**Estate of
Howard G. Heinz
DOCKET NUMBER 75605-1**

Notice is hereby given that on the **10th day of November, 2014**, letters testamentary in respect of the **Estate of Howard G. Heinz, Jr.** who died Oct 5, 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 **10 day of November, 2014**

Estate of Howard G. Heinz

Personal Representative(s):

Patricia H. Thompson; Executrix, 3345 Maple Grove Way, Knoxville, TN 37921

PUBLISH: 11/17 & 10/24/14

65 COURT NOTICES

NOTICE TO CREDITORS

**Estate of
Lyla R. Boehms
DOCKET NUMBER 75593-1**

Notice is hereby given that on the **3rd day of November, 2014**, letters testamentary in respect of the **Estate of Lyla R. Boehms** who died Oct 14, 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 **3 day of November, 2014**

Estate of Lyla R. Boehms

Personal Representative(s):

James H. Boehms; Executor, 7342 Manderly Way, Knoxville, TN 37909

Lauren S. Brown; Attorney At Law, 110 Cogdill Road, Knoxville, TN 37922

PUBLISH: 11/17 & 11/24/14

65 COURT NOTICES

NOTICE TO CREDITORS

**Estate of
Jeffrey Louis Ginsburg
DOCKET NUMBER 75598-3**

Notice is hereby given that on the **4th day of November, 2014**, letters administration in respect of the **Estate of Jeffrey Louis Ginsburg** who died Oct 18, 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 **4 day of November, 2014**

Estate of Jeffrey Louis Ginsburg

Personal Representative(s):

Michael Ross Ginsburg; Administrator, 3524 Adams Gate Road, Knoxville, TN 37931

PUBLISH: 11/17 & 11/24/14

65 COURT NOTICES

NOTICE TO CREDITORS

**Estate of
Barbara Ellen Crippen Turner
DOCKET NUMBER 75422-1**

Notice is hereby given that on the **5th day of November, 2014**, letters administration in respect of the **Estate of Barbara Ellen Crippen Turner**, who died Aug 14, 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 **5 day of November, 2014**

Estate of Barbara Ellen Crippen Turner

Personal Representative(s):

Debra R Singleton; Administratrix, 302 Rocky Bottom Road, Thomaston, GA 30286

Stephanie G. Crippen, Attorney At Law, 117 Center Park Drive, Suite 201, Knoxville, TN 37922

PUBLISH: 11/17 & 10/24/14

65 COURT NOTICES

NOTICE TO CREDITORS

**Estate of
Laverne Hudson
DOCKET NUMBER 75613-3**

Notice is hereby given that on the **7th day of November, 2014**, letters testamentary in respect of the **Estate of Laverne Hudson** who died Sept 22, 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 **7 day of November, 2014**

Estate of Laverne Hudson

Personal Representative(s):

Adam Hudson; Executor, 1212 Crestfield Drive, Nashville, TN 37211

Tom Testerman; Executor, 301 East Broadway, Newport, TN 37821

PUBLISH: 11/17 & 11/24/14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Vicki Marie Maison executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as nominee for Citibank, N.A., Lender and First American Title Company, Trustee(s), which was dated April 26, 2012 and recorded on May 17, 2012 in Instrument No. 201205170064830, 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 **December 18, 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:

That certain tract or parcel of land situate in the Sixth (6th) Civil District of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, being a lot fronting 37.0 feet on the Northwest right of way of Bitterroot Way, and being known and designated as all of Lot 121, Devanshire, Unit III, a planned unit development, as shown by map of the same of record bearing Instrument No. 200001270005741, recorded January 27, 2000, in the Office of the Register of Deeds for Knox County, Tennessee, and according to the survey of Richard S. Lynch, Surveyor, Tennessee R.L.S. #144, of Sizemore Lynch Surveyors, dated July 22, 1999, bearing Drawing No. 2399-D3dwg, to which map and survey specific reference is hereby made for a more particular description.

This property is subject to all rights, obligations, restrictions and privileges as set forth in the "Declaration of Covenants, conditions and restrictions for Devanshire Subdivision, a planned unit development" of record in Deed Book 2207, Page 1161, recorded April 4, 1996, in the Office of the Register of Deeds for Knox County, Tennessee, as amended in Deed Book 2208, Page 1185, recorded April 15, 1996, as amended in Deed Book 2210, Page 286, recorded April 25, 1996, as amended at Instrument No., 200006070038493, recorded June 7, 2000, and as amended of record bearing Instrument No. 200006160040804, all being of record in the Office of the Register of Deeds for Knox County, Tennessee; and further subject to any and all applicable easements, conditions, reservations, covenants, restrictions, and building setback lines of record in the Office of the Register of Deeds for Knox County, Tennessee, and to any governmental zoning and subdivision ordinances or regulations in effect thereon.

Being the same property conveyed to Vicki Marie Maison, by Warranty Deed dated April 27, 2004 from Tracy M. Gallford a/k/a Tracy M. Hughes, single, recorded May 3, 2004, of record bearing Instrument No. 200405030100848 in the Office of the Register of Deeds for Knox County, Tennessee.

This property is improved with a dwelling residence that bears the street address of **10623 Bitterroot Way, Knoxville, Tennessee 37932**; and is identified for tax purposes by CLT#118BB-003.

Parcel ID Number: 118B B003

Address/Description: 10623 Bitterroot, Knoxville, TN 37932.

Current Owner(s): Vickie Marie Maison.

Other Interested Party(ies): Mortgage Electronic Registration Systems, Inc., as nominee for Citibank, N.A. and Devanshire Subdivision Homeowners Association.

The sale of the property described above shall be subject to all matters shown on any recorded plat; and any all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-23503
Insertion Dates: 11-10, 11-17, 11-24-14

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 on April 25, 2014 by Brownstone Properties TN, LLC, a Tennessee Limited Liability Company, as appears of record in the Register's Office of Knox County, Tennessee instrument number 201408070008194, and the undersigned having been appointed Substitute Trustee by instrument having been recorded said Register's office, and the owner of the debt secured, Horizon Trust Company, Custodian fbo Katherine A. Thompson Account #508000387, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in payment on the part of thereof, at the option of the owner, this is to give notice that the undersigned will, on **December 1, 2014 commencing at 10:00 AM** at the Front Door of the Courthouse, Knoxville, Knox County, Tennessee proceed to sell at public outcry, to the highest and best bidder for cash, the following described property, to wit:

Situated in District No. Nine (9) of Knox County, Tennessee, and within the 25th Ward of the City of Knoxville, Tennessee, and being more particularly described as follows:

Beginning at an iron pin located in the Northwestern right-of-way of Avenue A, said iron pin being located 150 feet, more or less, in a Southwesterly direction from the intersection of Ellen Street; thence with the right-of-way line of Avenue A South 32 degrees 33 minutes 00 seconds West, 89.98 feet to an iron pin; thence leaving the right-of-way line of Avenue A North 55 degree 02 minutes 37 seconds West 119.98 feet to an iron pin; thence North 48 degrees 57 minutes 00 seconds East 129.39 feet to an iron pin; thence South 37 degrees 13 minutes 00 seconds East 50.82 feet to an iron pin; thence South 35 degrees 02 minutes 00 seconds East 63.73 feet to an iron pin in the Northwestern right-of-way line of Avenue A, being the point of Beginning, containing .3011 acres, more or less, according to the survey of Larry A. Doss, dated July 31, 1992.

Being the same property conveyed to Brownstone Properties TN, LLC, a Tennessee limited liability company, by Quit Claim Deed dated March 31, 2014 and shown of record in Instrument No. 201403310055743 in the Register's Office of Knox County, Tennessee.

Tax Parcel ID: 123AK-024

Property Address: **815 Avenue A, Knoxville, Tennessee.**

Other Interested Parties: Horizon Trust Company, Custodian fbo Katherine A. Thompson

SUBSTITUTE TRUSTEE:

Stephen H. Byrd, At-

torney at Law

Insertion Dates: 11-10, 11-17, 11-24-14

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75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 15, 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 JOHN W ROBINSON AND TONYA T WELSH, to PRIORITY TRUSTEE SERVICES OF TENNESSEE, L.L.C., Trustee, on February 16, 2007, as Instrument No. 200702210067657 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-5, ASSET-BACKED CERTIFICATES, SERIES 2007-5

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:

Being Lot No, 25 on the plan of Cedar Flats Subdivision, Unit 3, of record in Plat Cabinet F, Slide 94-D, Register's Office for Knox County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to John W. Robinson and Tonya T. Welsh, husband and wife, from Chad E. Spradlin and wife, Kimberly J. Spradlin, by deed on February 16, 2007, of record in Instrument Number 200702210047454, Registers Office for Knox County, Tennessee.

Tax ID: 047NF-007

Current Owner(s) of Property: JOHN W ROBINSON AND TONYA T WELSH

The street address of the above described property is believed to be **701 LKE LN, Knoxville, TN 37918**, 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: OPTION ONE MORTGAGE CORP

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. 14-004369-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG,

Substitute Trustee(s)

PREMIER BUILDING, SUITE 404

5217 MARYLAND WAY

BRENTWOOD, TN 37027

PHONE: (615) 238-3630

EMAIL: TNSALES@MWZMLAW.COM

Insertion Dates: 11-17, 11-24, 12-01-14

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 NOVEMBER 9, 2000, executed by CATHY E MILLSAP (AKA CATHY E. SHERWOOD), AN UNMARRIED PERSON, NANCY A SHERWOOD, AN UNMARRIED PERSON, to GREGG S. MURPHY, Trustee, of record in BOOK 1138, PAGE 764, for the benefit of COLUMBIA NATIONAL INCORPORATED, 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 **TUESDAY, JANUARY 6, 2015 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:

SITUATED IN THE 4TH CIVIL DISTRICT OF SEVIER COUNTY, TENNESSEE, BEING ALL OF LOT 79, ROCK GARDENS UNIT 1, AS SHOWN BY PLAT OF RECORD, IN PLAT BOOK P31, PAGE 227, OF THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE, TO WHICH REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION, AS SHOWN BY A SURVEY PERFORMED BY TIMOTHY J. WALLACE, OF WALLACE SURVEYING COMPANY RLS 1758, WHOSE ADDRESS IS P.O. BOX 5278, SEVIERVILLE, TN 37864, SURVEY DATED 10-19-2000, WSC DRAWING NO. 200384.

SUBJECT TO ALL RESTRICTIONS, BUILDING SETBACK LINES AND EASEMENTS OF RECORD.

SUBJECT TO UCC FINANCING STATEMENT OF RECORD IN BOOK 2556, PAGE 651 AND UCC FINANCING STATEMENT CONTINUATION OF RECORD IN BOOK 3673, PAGE 116 IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO CATHY E. MILLSAP SINGLE, AND NANCY A. SHERWOOD SINGLE, BY WARRANTY DEED DATED NOVEMBER 9, 2000 OF RECORD IN BOOK 1138, PAGE 762, IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

ALSO BEING THE SAME PROPERTY CONVEYED FROM NANCY A. SHERWOOD TO CATHY E. SHERWOOD (MILLSAP), BY QUIT-CLAIM DEED DATED DECEMBER 31, 2013 OF RECORD IN BOOK 4241, PAGE 102, IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 230 RED BUD LN, SEVIERVILLE, TENNESSEE 37876.

MAP 040K GRP A PARCEL 003.00

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. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

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 THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: SEVIER COUNTY ELECTRIC; ASSET ACCEPTANCE, L.L.C.

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

This day, November 13, 2014. THIS IS IMPROVED PROPERTY KNOWN AS **230 RED BUD 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

Publish: 11/17/14, 11/24/14 and 12/01/14

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Everette Ivey a/k/a Everette L. Ivey executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc., Lender and Stewart Title of Tennessee, Inc., Trustee(s), which was dated September 22, 2006 and recorded on October 3, 2006 in Instrument No. 200610030029598, 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, Deutsche Bank National Trust Company as Trustee for GSAA 2007-2, (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 25, 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. Four (4) of Knox County, Tennessee, within the 9th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 110R, Corrected Plat, Resubdivision of Lot 110, part of 107 & 108, Deaderick's Addition, as shown on the plat of the same of record in Plat Cabinet O, Slide 256-C, Register's Office, Knox County, Tennessee, to which plat specific reference is hereby made for a more particular description.

Parcel ID Number: 094FH033

Address/Description: **1112 Callaway Avenue, Knoxville, TN 37921.**

Current Owner(s): Everette Lynn Ivey.

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.: 14-14372

Insertion Dates: 11-03, 11-10, 11-17-14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 8, 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 MARY E COMER, to TITLE PROFESSIONALS, INC.-34989-1, Trustee, on October 26, 2005, as Instrument No. 200511010039444 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-RS1

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:

SITUATE IN THE 3RD CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, WITHIN THE 21ST WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOTS 368 AND 369, JOHN L.

MOSES FAIRVIEW ADDITION, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN MAP BOOK 5, PAGE 174, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE SOUTHERN LINE OF COLLEGE STREET, SAID POINT BEING DISTANT IN A WESTERLY DIRECTION, 213 FEET FROM THE CENTERLINE OF WILKINS STREET; THENCE RUNNING WITH

NORTHWESTERN LINE OF AN ALLEY, SOUTH 49 DEGREES 34 MINUTES WEST, 137.3 FEET TO A POINT; THENCE RUNNING NORTH 58 DEGREES 08 MINUTES WEST, 120.0 FEET TO A POINT IN THE SOUTHERN LINE

OF COLLEGE STREET; THENCE WITH SAID LINE OF SAID STREET, NORTH 82 DEGREES 54 MINUTES EAST, 208.0 FEET TO THE POINT OF BEGINNING.

Tax ID: 094GF012
Current Owner(s) of Property: MARY E COMER

The street address of the above described property is believed to be **1712 REYNOLDS STREET, KNOXVILLE, TN 37921**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE DEPOSIT PAID. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: None

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

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

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

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

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

MWZM File No. 14-003417-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: TNSALES@MWZMLAW.COM
Insertion Dates: 11-03, 11-10, 11-17-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 15, 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 JOHN W ROBINSON AND TONYA T WELSH, to PRIORITY TRUSTEE SERVICES OF TENNESSEE, L.L.C., Trustee, on February 16, 2007, as Instrument No. 200702210067657 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-5, ASSET-BACKED CERTIFICATES, SERIES 2007-5

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:

Being Lot No, 25 on the plan of Cedar Flats Subdivision, Unit 3, of record in Plat Cabinet F, Slide 94-D, Register's Office for Knox County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to John W. Robinson and Tonya T. Welsh, husband and wife, from Chad E. Spradlin and wife, Kimberly J. Spradlin, by deed on February 16, 2007, of record in Instrument Number 200702210047454, Registers Office for Knox County, Tennessee.

Tax ID: 047NF-007

Current Owner(s) of Property: JOHN W ROBINSON AND TONYA T WELSH

The street address of the above described property is believed to be **701 LKE LN, Knoxville, TN 37918**, 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: OPTION ONE MORTGAGE CORP

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. 14-004369-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: TNSALES@MWZMLAW.COM
Insertion Dates: 11-17, 11-24, 12-1-14

75 FORECLOSURES

NOTICE OF TRUSTEE'S SALE

THIS LETTER IS FROM A DEBT COLLECTOR.

NAMES OF INTERESTED PARTIES:

Russell Armstrong

Sam E. Armstrong, Jr.

Warren E. Hodge

Notice is hereby given that by virtue of authority vested in the undersigned, Gregory D. Shanks, Trustee, by that certain Trust Deed executed to Gregory D. Shanks, Trustee, by Warren E. Hodge, Unmarried, dated March 12, 2009, and recorded as Instrument No. 200903130057488, and corrected and re-recorded as Instrument No. 200905070071677, all in the Register's Office for Knox County, Tennessee, the undersigned will, at about **11:00 o'clock A. M. on DECEMBER 9, 2014**, at the front door of the City & County Building, Main Avenue Level, nearest Main Assembly Room, Knoxville, Knox County, Tennessee, offer for sale, and sell at public auction to the highest bidder for cash in hand, and in bar of all homestead rights, the statutory right of redemption and the equity of redemption, which are waived in said Trust Deed property conveyed by said Trust Deed, which is described as follows:

TRACT NO. 1:

SITUATED in District One (1) of Knox County, Tennessee, within the 14th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 2, Block N, Cold Springs Addition, as shown by Map of record in Map Book 3, pages 106 and 107, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

BEING the same property conveyed to Warren E. Hodge, by Russell Armstrong, Single, and Sam E. Armstrong, Jr., Single, by Warranty Deed dated March 12, 2009, and recorded as Instrument No. 200903130057487, and corrected by Instrument recorded as Instrument No. 200905070071676, all in the Register's Office for Knox County, Tennessee.

THIS conveyance is made subject to applicable restrictions, building set-back lines, all existing easements, and to all conditions show on the recorded map.

TRACT NO. 2:

SITUATED in District One (1) of Knox County, Tennessee, within the 14th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 1, Block N, Cold Springs Addition, as shown by Map of record in Map Book 3, pages 106 and 107, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

BEING the same property conveyed to Warren E. Hodge, by Samuel S. High, Co-Trustee, by Trustee's Deed, dated April 16, 2007, and recorded as Instrument No. 200705310098106, in the Register's Office for Knox County, Tennessee.

THIS conveyance is made subject to applicable restrictions, building set-back lines, all existing easements, and to all conditions shown on the recorded map.

The street address of the above described Tract No. 1 is believed to be **2405 Linden Avenue, Knoxville, Tennessee 37917**; Control No. 082JM-02501; and the street address of the above described Tract No. 2 is believed to be **2401 Linden Avenue, Knoxville, Tennessee 37917**; Control No. 082JM-025; but such addresses are not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.

In the event the high bidder at the foreclosure sale should fail to comply with the submitted bid, the Trustee shall have the option of accepting the next highest bid in which the bidder is able to comply, or re-advertise and sell at a second sale.

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

Said sale will be made subject to superior unpaid liens, claims and taxes, and to rights of tenants in possession, if any.

Said sale will further be made subject to the, "Helping Families Save Their Homes Act of 2009."

Said sale is being made upon the request of Russell Armstrong and Sam E. Armstrong, Jr., the owners and holders of the indebtedness secured by said Trust Deed due to the failure of said makers to comply with all provisions of said Trust Deed.

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

GREGORY D. SHANKS, TRUSTEE

Shanks & Blackstock,
Attorneys

406 Union Ave., Suite
600

Knoxville, TN 37902
(Phone: 865-637-2981)

Published:

November 10, 2014

November 17, 2014

November 24, 2014

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 8, 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 SHARON BYRD, to LARRY A WEISSMAN, Trustee, on January 3, 2006, as Instrument No. 200601090058477 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR SUNTRUST ALTERNATIVE LOAN TRUST 2006-1F

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

SITUATED IN THE SECOND (2ND) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND BEING WITHIN THE 15TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 147 IN BLOCK 20 OF THE HAZEN'S HILL ADDITION, AS SHOWN BY MAP OR SAME OF RECORD IN MAP BOOK 5, PAGE 248, IN THE REGISTER OF DEEDS OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, CONTAINING 0.13 ACRES, MORE OR LESS, ACCORDING TO THE SURVEY OF DENNIS N. GORE, RLS#1500 DATED JANUARY 30, 1990.

Tax ID: 082IK-022

Current Owner(s) of Property: SHARON BYRD

The street address of the above described property is believed to be **2005 E. GLENWOOD AVENUE, KNOXVILLE, TN 37917**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE DEPOSIT PAID. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: SUNTRUST MORTGAGE

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. 14-000449-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: TNSALES@MWZMLAW.COM
Insertion Dates: 11-03, 11-10, 11-17-14

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 April 10, 2012, executed by BOBBY L. BYRGE, conveying certain real property therein described to REPUBLIC TITLE AGENCY, INC., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded April 19, 2012, at Instrument Number 201204190058522; 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 **December 4, 2014 at 10:00 AM** at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL LOT 30, STONEBRIDGE GARDENS SUBDIVISION, UNIT 2, AS SHOWN BY MAP OF SAME OF RECORD IN PLAT CABINET M, SLIDE 92A, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND BEING ACCORDING TO THE SURVEY OF STANLEY E. HINDS, SURVEYOR, LICENSE NO. 967, WHOSE MAILING ADDRESS IS 4601 CHAMBLISS AVENUE, KNOXVILLE, TN 37919. Parcel ID: 047GM-030 PROPERTY ADDRESS: The street address of the property is believed to be **711 GENESIS LN, KNOXVILLE, TN 37938**. 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): BOBBY L. BYRGE 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 #74093
Insertion Dates: 11-03, 11-10, 11-17-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 23, 2013, executed by RACHEL NIELSEN, conveying certain real property therein described to CRUMP & RICHARDSON PLLC, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 31, 2013, at Instrument Number 201310310027961; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to iServe Residential Lending, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **December 18, 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: THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF KNOX, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS: SITUATED IN DISTRICT FIVE (5) OF KNOX COUNTY, TENNESSEE, WITHIN THE 42ND WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 25, UNIT 1, LAUREL WOODS NW SUBDIVISION, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET E, SLIDE 206-A, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING ON AN EXISTING IRON PIN IN THE CURVED RIGHT OF WAY LINE OF FLINT HILL DRIVE, AT THE CUL-DE-SAC AT THE WESTERN TERMINUS OF FLINT HILL DRIVE; SAID IRON PIN MAKING THE CORNER OF LOTS 26 AND 25 IN SAID LINE AND BEING LOCATED 284.75 FEET IN A WESTERLY DIRECTION FROM THE POINT OF INTERSECTION OF THE NORTHERLY RIGHT OF WAY LINE OF FLINT HILL DRIVE WITH BRYAN LANE; THENCE FROM THE POINT OF BEGINNING AND WITH SAID LINE OF THE RIGHT OF WAY OF FLINT HILL DRIVE, ON A CURVE TO THE LEFT; HAVING A CHORD CALL AND DISTANCE OF SOUTH 33 DEGREES 55 MINUTES EAST, 33.47 FEET TO AN EXISTING IRON PIN MARKING A COMMON CORNER OF LOTS 24, AND 25; THENCE WITH THE COMMON DIVIDING LINE BETWEEN LOTS 24 AND 25, SOUTH 36 DEGREES 34 MINUTES WEST, 202.72 FEET TO AN EXISTING IRON PIN MARKING A COMMON CORNER OF LOTS 24 AND 25; THENCE NORTH 0 DEGREES 15 MINUTES EAST, 164.74 FEET TO A NAIL IN A 24 INCH CHESTNUT OAK AT THE COMMON CORNER OF LOTS 26 AND 25; THENCE WITH THE COMMON DIVIDING LINE BETWEEN LOTS 26 AND 25, NORTH 75 DEGREES 41 MINUTES EAST, 104.62 FEET TO THE POINT OF BEGINNING ACCORDING TO THE SURVEY OF WADE B. NANCE, SURVEYOR, DATED 1/7/1985, BEARING FILE NUMBER A, DRAWING NO. 1082. SUBJECT TO ALL APPLICABLE RESTRICTIONS, EASEMENTS, BUILDING SETBACK LINES AND CONDITIONS OF RECORD IN SAID REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. SUBJECT TO RESTRICTIONS FOUND IN BOOK 1595, PAGE 894 IN SAID REGISTER'S OFFICE. SUBJECT TO ANY APPLICABLE GOVERNMENTAL ZONING ORDINANCES OR SUBDIVISION REGULATIONS IN EFFECT THEREON. Parcel ID: 079ED-022 PROPERTY ADDRESS: The street address of the property is believed to be **5112 FLINT HILL DRIVE, KNOXVILLE, TN 37921**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): RACHEL NIELSEN 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 #75174
Insertion Dates: 11-17, 11-24, 12-1-14



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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 JULY 13, 2007, executed by RONALD E. CARROLL, UNMARRIED, to CHARLES E. TONKIN, II, Trustee, of record in INSTRUMENT NO. 200707230006683, 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, DECEMBER 17, 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, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN IN THE NORTHEAST LINE OF ADAMS ROAD, SAID IRON PIN BEING THE DISTANT IN A SOUTHEASTERLY DIRECTION 810 FEET FROM BEAVER VALLEY ROAD (NOW BEAVER CREEK DRIVE); THENCE N. 51-10 E. 397 FEET TO THE ORIGINAL SOUTHWEST LINE OF BEELERTOWN ROAD; THENCE ALONG THE ORIGINAL SOUTHWEST LINE OF BEELERTOWN ROAD, S. 41-30 E. 144.23 FEET TO AN IRON PIN; THENCE S. 51-10 W. 397 FEET TO A POINT IN THE NORTHEAST LINE OF ADAMS ROAD; THENCE ALONG THE NORTHEAST LINE OF ADAMS ROAD, N. 41-30 W. 144.29 FEET TO THE POINT OF BEGINNING.

THERE IS EXCEPTED FROM THE ABOVE DESCRIBED PROPERTY THAT PORTION WHICH WAS CONVEYED BY DEED OF RECORD IN DEED BOOK 1242, PAGE 822, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO RONALD E. CARROLL, UNMARRIED, AS SOLE OWNER, BY WARRANTY DEED DATED JULY 13, 2007 OF RECORD IN INSTRUMENT NO. 200707230006682, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **7210 ADAMS RD, POWELL, TENNESSEE 37849 (AKA 7208 ADAMS RD, POWELL, TENNESSEE 37849 PER ASSESSOR)**.

PARCEL ID: 056MA012

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. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

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

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE

IF YOU PURCHASE A PROPERTY AT THE FORECLOSURE SALE, THE ENTIRE PURCHASE PRICE IS DUE AND PAYABLE AT THE CONCLUSION OF THE AUCTION IN THE FORM OF A CERTIFIED/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES. NO PERSONAL CHECKS WILL BE ACCEPTED. TO THIS END, YOU MUST BRING SUFFICIENT FUNDS TO OUTBID THE LENDER AND ANY OTHER BIDDERS. INSUFFICIENT FUNDS WILL NOT BE ACCEPTED. AMOUNTS RECEIVED IN EXCESS OF THE WINNING BID WILL BE REFUNDED TO THE SUCCESSFUL PURCHASER AT THE TIME OF THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: NONE OF RECORD

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

This day, October 31, 2014. This is improved property known as 7210 ADAMS RD, POWELL, TENNESSEE 37849 (AKA 7208 ADAMS RD, POWELL, TENNESSEE 37849 PER ASSESSOR).

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: 11/03/14, 11/10/14 and 11/17/14

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Legal Notices

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Jason Robert North executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Investors Group, Lender and Charles E. Tonkin, II, Trustee(s), which was dated February 27, 2006 and recorded on February 28, 2006 in Instrument No. 200602280072516, 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 **January 8, 2015, 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 (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 15, Unit 2, Creekswood Subdivision, as shown by map of the same of record in Map Cabinet E, Slide 277-C (Map Book 66-S, Page 74), in the Register's Office for Knox County, Tennessee, To which map specific reference is hereby made for a more particular description.

The source of the above description being the map of record in Map Cabinet E, Slide 277-C (Map Book 66-S, Page 74), in the Register's Office For Knox County, Tennessee; no boundary survey having been obtained at the time of this conveyance.

Being the same property conveyed to Lloyd E. Murphy and wife, Tahsing Murphy and Charles Lee Murphy, single, by Structure Systems, Inc., dated September 11, 1992, Recorded September 17, 1992, in Deed Book 2083, Page 1093, in the Register's Office for Knox County, Tennessee.

This conveyance is made subject to all applicable restrictions, building setback lines, all existing easements, and to all conditions as set forth on the recorded map.

Being the same property conveyed to Jason Robert North, by Lloyd E. Murphy and wife, Tahsing Murphy, by and through their duly appointed Attorney-in-Fact, Charles Lee Murphy by virtue of power of attorney, and Charles Lee Murphy, unmarried, by Warranty Deed dated February 27, 2006, and of record in Instrument No. 200602280072514, in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 119GB 015

Address/Description: **9105 Cedarpark Lane, Apartments A-D, Knoxville, TN 37923.**

Current Owner(s): Jason Robert North.

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.: 14-17722
Insertion Dates: 11-17, 11-24, 12-1-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 29, 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 DOROTHY JEAN KNUTIE AND RICHARD J KNUTIE, to WESLEY D. TURNER, Trustee, on March 8, 2004, as Instrument No. 200403290089378 in the real property records of Knox County Register's Office, Tennessee and re-filed as Instrument No. 200404130094242 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R4

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

SITUATED IN DISTRICT NO. NINE OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 27TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN AT THE POINT OF INTERSECTION OF THE SOUTH LINE OF CHAPMAN HIGHWAY WITH THE EAST LINE OF JUDITH DRIVE; THENCE WITH THE SOUTH LINE OF CHAPMAN HIGHWAY, SOUTH 57 DEG. 37 MIN EAST, 314.9 FEET TO A CONCRETE MARKER; THENCE ALONG A FENCE LINE, SOUTH 32 DEG. 23 MIN. WEST, 40 FEET TO AN IRON PIN; THENCE CONTINUING WITH SAID FENCE LINE AND IN PART WITH THE LINE OF LOT 25, OF THE JAY HENRY SUBDIVISION, SOUTH 28 DEG. WEST, 293.5 FEET TO AN IRON PIN, THENCE NORTH 62 DEG. 50 MIN. WEST, ALONG A FENCE LINE, 64 FEET TO AN IRON PIN, CORNER TO PROPERTY NOW OR FORMERLY OWNED BY A. BURL DAVIS; THENCE WITH DAVIS' LINE, NORTH 39 DEG. 48 MIN. EAST, 20.1 FEET TO AN IRON PIN; THENCE CONTINUING WITH DAVIS' LINE, NORTH 62 DEG. 14 MIN. WEST, 191.3 FEET TO AN IRON PIN IN THE EAST LINE OF JUDITH DRIVE; THENCE WITH SAID LINE, NORTH 18 DEG. 1 MIN. EAST, 344.8 FEET TO THE PLACE OF BEGINNING. THERE IS EXCEPTED FROM THE ABOVE DESCRIBED PROPERTY A SMALL TRIANGULAR STRIP FRONTING 10 FEET ON THE SOUTH SIDE OF CHAPMAN HIGHWAY AND LYING BETWEEN THE FENCE ALONG THE WESTERN PART OF SUBJECT PROPERTY AND THE EAST LINE OF JUDITH DRIVE, WHICH SAID STRIP IS IN THE FORM OF A TRIANGLE AND IS RESERVED FOR ROAD PURPOSES AS SHOWN IN DEED BOOK 699, PAGE 372, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND PLAT OF SURVEY. BEING ACCORDING TO THE SURVEY OF BATSON AND HIMES, ENGINEERS, KNOXVILLE, TENNESSEE, DATED AUGUST 9, 1956.

Tax ID: 123 FF 001

Current Owner(s) of Property: DOROTHY JEAN KNUTIE AND RICHARD J KNUTIE

The street address of the above described property is believed to be **5303 CHAPMAN HIGHWAY, KNOXVILLE, TN 37920**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE DEPOSIT PAID. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: None

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

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

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

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

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

MWZM File No. 14-004347-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG,
Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: TNSALES@MWZMLAW.COM
Insertion Dates: 11-17, 11-24, 12-1-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Marcus T. Westfield and Christina D. Westfield 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 July 12, 2006 and recorded on July 17, 2006 in Instrument No. 200607170004361, 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 **December 9, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District Number Seven (7) of Knox County, Tennessee, within the 37th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 11 of Mapleridge Subdivision, as shown on plat of record at Instrument No. 200505060088867 and Instrument No. 200505060088868, both of record in the Register's Office for Knox County, Tennessee, to which plats specific reference is hereby made for a more particular description.

Being the same property conveyed to Marcus T. Westfield and wife, Christina D. Westfield from Walker Development Corporation by Warranty Deed, dated July 12, 2006, recorded as Instrument No. 200607170004360 in the Register's Office for Knox County, Tennessee.

This conveyance is made subject to all applicable easements, restrictions, and building setback lines.

Parcel ID Number: 069FD011

Address/Description: **4201 Homewood Road, Knoxville, TN 37918.**

Current Owner(s): Christina D. Westfield.

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.: 14-23969
Insertion Dates: 11-17, 11-24, 12-1-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 22, 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 RHONDA YVETTE RAMSEY AND MICHAEL GLEATON RAMSEY, to PRIORITY TRUSTEE SERVICES OF TENNESSEE, L.L.C., Trustee, on March 15, 2007, as Instrument No. 200908100010971, in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2007-OPT1, ASSET-BACKED CERTIFICATES, SERIES 2007-OPT1

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

SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 31, CAMELOT SUBDIVISION, AS SHOWN ON THE PLAT OF RECORD IN PLAT CABINET D, SLIDE 309-A (FORMERLY MAP BOOK 46-S, PAGE 31). REGISTER'S OFFICE, KNOX COUNTY TENNESSEE, AND ACCORDING TO THE SURVEY OF SMOKY MOUNTAIN LAND SURVEYING CO., INC., HOWARD T. DAWSON, RLS, DATED OCTOBER 16, 2002, BEARING DRAWING NO. 020341, TO WHICH PLAT AND SURVEY SPECIFIC REFERENCE IS MADE FOR A MORE PARTICULARLY DESCRIPTION.

Tax ID: 077DC010

Current Owner(s) of Property: RHONDA YVETTE RAMSEY AND MICHAEL GLEATON RAMSEY

The street address of the above described property is believed to be **7301 Lancelot Dr, Knoxville, TN 37931**, 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: LIS PENDENS FILED LISTING PRIORITY TRUSTEE SERVICES OF TENNESSEE, LLC AND TODAY'S HOME AND LIEN FILED IN FAVOR OF KNOX COUNTY, TENNESSEE

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. 14-002990-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: TNSALES@MWZMLAW.COM
Insertion Dates: 11-17, 11-24, 12-1-14

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Legal Notices

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Billy J. Humphrey and Cathy M. Humphrey executed a Deed of Trust to CitiFinancial Services, Inc., Lender and June Lail, Trustee(s), which was dated July 2, 2007 and recorded on July 3, 2007 in Instrument No. 200707030000956, 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, (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 **December 9, 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/ Unit of Land in the 36th Ward of the City of Knoxville, Knox County, State of TN, as more fully described in Book 2063 Page 1089 ID# 058FA-006, Being known and designated as Lot No. 3 in what is known as Isham Dykes revision of Lots 7, 8,9,10 and 11, Block 80 The Fountain City Company Division, filed in Map Book 9, at Page 73, a revision recorded in Map Book 16, at Page 65.

Being the same fee simple property conveyed by deed from Linda Diane Majors, single, devisee under the Will of Peggie S. Odem, deceased to Billy J. Humphrey and Cathy M. Humphrey husband and wife, dated 02/19/1992 recorded on 02/19/1992 in Book 2063, Page 1089 in Knox County Records State of TN.

Parcel ID Number: 058FA-006

Address/Description: **5622 Fountain Road, Knoxville, TN 37918.**

Current Owner(s): Billy J. Humphrey and Cathy M. Humphrey.

Other Interested Party(ies): LVNV Funding.

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.: 14-16781
Insertion Dates: 11-10, 11-17, 11-24-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated February 13, 2008, executed by CHERI R. WYRICK AND JAMES W. WYRICK, conveying certain real property therein described to PYRAMID TITLE, INC., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded February 15, 2008, at Instrument Number 200802150061031 (see also Affidavit to Correct Notary Acknowledgement at Instrument Number 201401100041547); and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Bayview Loan Servicing, LLC, A Delaware Limited Liability Company 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 **December 4, 2014 at 10:00 AM** at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT 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 21, HOMESTEAD SUBDIVISION, AS SHOWN IN MAP CABINET E, SLIDE 289-A, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND ON TO WHICH SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. Parcel ID: 038D-B-038.00 PROPERTY ADDRESS: The street address of the property is believed to be **7411 HOMESTEAD DRIVE, 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): CHERI R. WYRICK AND JAMES W. WYRICK OTHER INTERESTED PARTIES: STATE FARM MUTUAL AUTOMOBILE INSURANCE CO., Tennessee Department of Labor and Workforce Development, UNIVERSITY HEALTH SYSTEMS, UNIVERSITY OF TENNESSEE MEDICAL CENTER 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. In addition this sale shall be subject to the right of redemption by the Tennessee Department of Labor and Workforce Development, pursuant to T.C.A. 67-1-1433C(1) by reason of the following tax lien(s) of record in: Instrument Number 201307160003914. Notice of the sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433b(1)

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 #74294
Insertion Dates: 11-03, 11-10, 11-17-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated February 2, 2007, executed by CHARLES R. ROBERTSON, JR., conveying certain real property therein described to ASPEN TITLE AND ESCROW, LLC, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded February 13, 2007, at Instrument Number 200702130065479; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HOLDERS OF THE HSI ASSET SECURITIZATION CORPORATION TRUST 2007-HE2 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 **December 11, 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. SEVEN (7) OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 18TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 128, BLOCK 12, LINCOLN PARK ADDITION SUBDIVISION, AS THE SAME APPEARS OF RECORD IN PLAT CABINET A, SLIDE 266-B (FORMERLY MAP BOOK 8, PAGE 59), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. Parcel ID: 081CD-005 PROPERTY ADDRESS: The street address of the property is believed to be **620 CHICKAMAUGA AVE, KNOXVILLE, TN 37917.** 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): CHARLES R. ROBERTSON, JR. OTHER INTERESTED PARTIES: RAB PERFORMANCE RECOVERIES, LLC. ASSIGN. OF FIRST BANK OF DELAWARE 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. 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 #75071
Insertion Dates: 11-10, 11-17, 11-24-14

85 MISC. NOTICES

NON-RESIDENT NOTICE

John J. Russell
vs.
Kathleen M. Russell
Docket # 112795

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 Kathleen M. Russell 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 Kathleen M. Russell.

IT IS ORDERED that said defendant file an answer to an action of COMPLAINT FOR DIVORCE filed by John J. Russell, Plaintiff herein, with the Fourth Circuit Court in Knoxville, Tennessee, and with Melanie Campbell Brown, Plaintiff's Attorney whose address is 9111 CROSS PARK DR. STE. D-200, KNOXVILLE, TN 37923, 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 5TH DAY OF NOVEMBER, 2014.

s/s Mike Hammond
MIKE HAMMOND
Clerk
s/s Debbie Sewell
DEBBIE SEWELL
Deputy Clerk

PUBLISH: 11/17/14, 11/24/14, 12/01/14 AND 12/8/14

85 MISC. NOTICES

NON-RESIDENT NOTICE

Marie Ann Carney vs Gabriel Dave McMahan
Docket #124765

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 Gabriel Dave McMahan 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 Gabriel Dave McMahan,

IT IS ORDERED that said defendant Gabriel Dave McMahan file an answer to an action of COMPLAINT FOR DIVORCE filed by Marie Ann Carney, Plaintiff herein, with the Fourth Circuit Court in Knoxville, Tennessee and with ALLISON S. JACKSON Plaintiff's Attorney whose address is 900 S. GAY STREET, SUITE 1400, P.O. BOX 2047, 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 (4th) publication. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 29th day of October, 2014.

Mike Hammond
Clerk
Debbie Sewell
Deputy Clerk

PUBLISH: 11/10/14, 11/17/14, 11/24/14 AND 12/1/2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

NO. 14-10-349
GINA MARIE FAWVER
VS.
RICHARD THOMAS FAWVER

STATE OF TENNESSEE

IN THE CHANCERY COURT OF SEVIER COUNTY, TENNESSEE

In this cause, it appearing from the Complaint, which is sworn to, that the defendant, RICHARD THOMAS FAWVER is a non-resident of the State of Tennessee, or his whereabouts cannot be ascertained so that ordinary process cannot be served upon him, it is ordered that said defendant file an answer with the Chancery Court of Sevier County, Tennessee, and a copy with Plaintiff's Attorney, P. Richard Talley, whose address is, PO Box 950, Dandridge, TN 37725, within thirty (30) days of the last date of publication, exclusive of the day of publication, or a judgment by default may be entered and the cause set for hearing ex parte as him. Further, for the purpose of hearing the Final Decree to be heard on the 22nd day of January 2015, at 9:00 a.m. or as soon as this cause can be heard in the Chancery Courtroom, JEFFERSON COUNTY COURTHOUSE, DANDRIDGE, TN; further, that failure to answer before or appear on that date will result in the judgment being taken against him and entry of a Final Decree. This notice will be published in the Knoxville News Sentinel for four successive weeks.

This 30th day of October 2014

Mike Hammond
Clerk
Debbie Sewell
Deputy Clerk

PUBLISH: 11/10/14, 11/17/14, 11/24/14 AND 12/1/2014