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Police Review Meeting Draws A Crowd

By Focus Staff

The Police Advisory and Review Committee, the city mayor and the city police department were praised and criticized last Monday evening in a public forum held at Vine Middle School.

PARC meetings normally draw a very small crowd of citizens, but last week's saw a couple hundred people. At least twenty from the audience addressed the forum following remarks from Mayor Madeline Rogero, PARC Chairperson Avice Evans Reid, and Police

Chief David Rausch.

Several African-American and white citizens voiced their concerns and some voiced their lack of support for PARC, urging the communities themselves to better organize and deal with the tension between police and citizens.

"Organize yourself," Mayor Rogero told the audience, encouraging community groups to have input to PARC and the police department.



KPD Chief David B. Rausch

Rev. John Butler, NAACP President and former PARC member, said that PARC is "underutilized" and people need to get involved. He added he wished a similar group was established in the county and at UT. He did mention racial profiling when being stopped and said that "If you don't stop everybody then don't stop me."

Continue on page 4

Holiday Festival of Lights kicks off Friday

Knox County's 16th annual Holiday Festival of Lights at The Cove at Concord Park will sparkle and entertain each night from 6 to 9 p.m. starting Friday, Dec. 19 through Tuesday, Dec. 30, excluding Christmas Day. The Cove is located at 11808 S. Northshore Drive.

There will be a special kick-off event at 5:30 p.m. on Friday, Dec. 19 during which Knox County Mayor Tim Burchett will flip the switch to turn on the lights and start the festival.

On opening night, Dec. 19, and Saturday, Dec. 20, Hawg Dawg's will be onsite with cider, hot chocolate and other refreshments for sale.

The Holiday Festival of Lights has grown over the past few years with illuminated displays and a series of lights coordinated to music. Visitors walk the three-quarter mile greenway trail to view the lights. Pets on leashes are welcome.

The park staff at The Cove does all the decorating, which includes placing displays, adding several thousand lights to trees and building bonfires for roasting marshmallows.

The event is free, but Knox County will collect non-perishable food items for The Love Kitchen. The Love Kitchen provides meals, clothing and emergency food packages to the homebound, homeless and unemployed.

ONE AND DONE



PHOTO BY COURTNEY RADER

Fulton running back D.J. Campbell gives new meaning to the sports term "one and done" as he leaves behind a host of Trezevant players in the Class 4A state finals. The Falcons were "No. 1 and done" for the season after their 29-20 win over the Bears. For additional Fulton championship coverage, please see Section C in this week's paper.

Civil Rights Act of 1964 remembered

By Mike Steely
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An event Wednesday evening at the Beck Cultural Exchange Center topped off 2014's Knoxville's Civil Rights series that began last February.

2014 marks 50 years since President Lyndon Johnson signed the 1964 Civil Rights Act. 1964 was also the year that Dr. Martin Luther King, Jr. accepted the Noble Prize for Peace and his speech from the Oslo ceremony was shown during the Beck Center event. In that speech, Dr. King said "Genuine brotherhood is more precious than gold."

Dr. John O. Hodges, born in the Mississippi Delta into a sharecropper's family and a former UT faculty member in the Department of Religious Studies, was the keynote speaker for the event. Dr. Hodges told the large crowd that discrimination still exists in our nation, and "concrete action" is where the civil rights movement must go from here. He specifically pointed to

growing restrictions on the right to vote and called voting "the most precious of our freedoms."

"We are a long way from the community that Dr. Martin Luther King spoke about," Dr. Hodges said.

Rev. Renee Kesler, Executive Director of the Beck Center, welcomed the audience to the program, entitled "Going Forward" and introduced Knoxville Mayor Madeline Rogero. Rogero asked the audience to consider "what has changed in our lifetime" and credited teachers and preachers for educating an understanding of tolerance in children.

"We're still wrestling with the questions of race and injustice," she said, adding that the answer "only may happen when we come together."

All year series' theme has been "Unfinished Business: Then, Now and Going Forward." The program began in February with the roundtable discussion "Voting, Voting Statistics and Districting." An art exhibit, a screening of the



PHOTO BY DAN ANDREWS

Dewey Roberts, Jr., Avon Rollins and councilman Daniel Brown are pictured with a portrait of Rollins at the Beck Cultural Center.

"Cesar Chavez" film and a Fair Housing Conference was held in April. In June, the series featured a "mass meeting" with Rev. C.T. Vivian and July and October saw civil rights marches. In September "Say It Loud" celebrated Knoxville's Freedom Summer with film, music and arts and in October with an ecumenical

worship service.

The Beck Cultural Center is a storehouse of African-American history and has a collection that no other black museum in the nation has. It features exhibits that rotate on an ongoing basis as well as exhibits that are permanently on display at the Center. Established in 1975 to

research, collect, conserve and display artifacts, artwork, photography, books, films, writing and memorabilia from black history in East Tennessee the Beck Center is located at 1927 Dandridge Avenue. You can call them at 524-8461 or find the on the internet at www.beckcenter.net.

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Focus on the Law

Filing Claims in Probate Court



By Sharon Frankenberg,
Attorney at Law

What happens when someone who owes you money or has property that belongs to you passes away? If you have received a notice to creditors in the mail or read a notice to creditors in the newspaper which references the deceased person, this is somewhat good news for you as a creditor. It means that someone has gone to court and a probate case has been opened to administer the estate of the person who has passed away. The person

responsible for doing this is known as the executor in cases where the deceased had a will. In cases where the deceased had no will, the responsible person is known as the administrator of the estate. Generally speaking, executors and administrators may be referred to as personal representatives in situations where their duties coincide.

After the probate case has been opened and the filing fee has been paid, the

clerk prepares a Notice to Creditors. The Notice to Creditors will be advertised in a local newspaper for two consecutive weeks. The personal representative must mail notice to all creditors of the estate as well. This gives creditors the opportunity to file a claim against the estate. In some counties, the probate court has claim forms available for your use. In the other counties creditors must hire an attorney to prepare the necessary documents. If the claim is based upon a written instrument such as a promissory note or contract, a photocopy should

be attached. If the claim is based upon a judgment, a certified copy of the judgment should be attached. If the claim is based upon an open account, an itemized statement of the account must be filed. The claim must contain an affidavit from the creditor verifying under oath that the amount of the claim is correct, credit having been given for all payments made and that no security for the claim has been received except for what is noted in the claim. The claim form and copies must be filed in triplicate. There is a small fee to file each claim with the clerk. Creditors must

file their claims with the clerk within the earlier of four (4) months from the date of the first publication of the notice to creditors or twelve (12) months of the decedent's death. If you find out that someone who owes you money or property passes away, you should contact legal counsel right away to make sure that it is not too late to take action to try to recover what is owed to you. Late filed claims will generally not be allowed. Exceptions include special creditors like the Bureau of TennCare which is not limited to one year from date of death.

Obviously, this article

does not cover every issue which might arise. You should always contact an attorney to get advice and assistance with your unique situation. Sharon Frankenberg is an experienced attorney licensed in Tennessee since 1988. She is a sole practitioner who handles probate, foreclosures, landlord-tenant, collections and general civil matters. She represents Social Security disability claimants and represents creditors in bankruptcy proceedings. Her office is in Knoxville and she may be reached at (865)539-2100.

County Commission

Meeting times, lobbyist, internal auditor

By Mike Steely
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As three members were absent at the Knox County Commission workshop last Monday, the commission decided to postpone any further discussion on a couple of items. Amy Broyles, who has been ill, was absent from the work session, as were Commissioners Sam McKenzie and Chairman Brad Anders. Co-chair Dave Wright conducted the meeting and moved easily from one agenda item to the next.

One item that was postponed until the January meeting was a resolution to move the commission's regular meeting time. The

Marina Boat Slip Lease Agreement with Volunteer Landing Marina for use by the Sheriff's Office was also postponed until the January meeting. The same was true for a resolution carried over from last month when it was introduced by Commissioner Amy Broyles to hire a lobbyist in Nashville.

Commissioner Charles Busler reminded the members that the Tennessee County Commissioners Association (TCCA) currently has no Knox County member. Busler was speaking in reference to the question about hiring a lobbyist and said the TCCA "reports how legislation is going in the state" to the

counties. Busler said the organization has already chosen its committees and that Knox County is the only county in the state to have no representation on any of those committees.

Wright said a discussion on the TCCA would be added to the next regular meeting, scheduled for this afternoon.

Commissioner Mike Brown moved successfully to have a special meeting January 12 at 4 p.m. to hear candidates for the 5th district commission seat. Dr. Richard Briggs resigned the seat following his election to the Tennessee State Senate. A replacement will apparently be chosen following the interviews and

take the seat immediately.

Wright asked Finance Director Chris Caldwell to take two messages to the county mayor. One was to add "college graduate" as a requirement for one to apply for director of the Metropolitan Planning Commission. The other, being brought by Wright from the recent meeting of the East Towne Business and Professional Association breakfast, was to prompt the Mayor Tim Burchett on the need for a "second chance" exit off I-640 at East Towne Mall.

Today's commission meeting will also take up, again, the instructions to Internal Auditor Andrea Addis regarding the ongoing

audit of the school system. Wright said the wording of her instructions needs to read "the way we want it to read." Some confusion exists as to who the auditor will report to and whether she needs permission to conduct inquiries outside of the audit subject.

The regular session today should also see a discussion of the Internal Auditor's Physical Plant Upkeep funds and the school's Activity Funds, both authorized by the commission.

Commissioner Jeff Ownby suggested that honors to the three local high school State Champions be carried over until January and that today's regular meeting include a prolonged moment

of silence in memory of the three casualties in the recent school bus wreck.

Commissioner Ed Brantley, who was recognized along with Ownby as taking part in "Principal for a Day" at county schools, said he visited Holston Middle School and was impressed with the facility.

Brantley said that of the 900 children at the school, 600 were from the Gibbs community and must ride 45 minutes each way by bus. He added that Holston Middle School has a "beautiful building," and each child has an iPad.

City Council

City gives UT streets, postpones signs, questions quick-loan places

By Mike Steely
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The City of Knoxville turned over several streets to the University of Tennessee Tuesday night as the university has become increasingly independent. UT now has its own student bus service and, by turning over the streets, the college would have control of traffic there, as well as its policing and maintenance.

The city did place a condition on giving the

streets to the college: the college cannot close streets that have no other entrance or exit on other streets.

Streets involved are Ogden Avenue from 12th west 400 feet, Frances Street from Melrose Avenue to Andy Holt Avenue, Andy Holt from Volunteer Boulevard to Melrose, and 12th Street from Terrance Avenue to Andy Holt.

All four motions passed the city council, originally on the agenda

as first readings but the items were changed to "emergency" status by councilman Nick Pavlis to finalize the transfer. All motions call for "closing" the streets but it actually only refers to the city transferring them.

The three-year effort by the Metropolitan Planning Commission to rework the various sign ordinances was postponed until the council's February meeting. The multi-page ordinance of recommendations from the MPC is disputed by the council's Sign Taskforce and the Neighborhood Advisory Committee. Councilman Duane Grieve said he hopes the Task Force will reject MPC's recommendation to hire an outside consultant to draft another proposal.

Postponed until their January 20 meeting was

a discussion to permit pet service businesses to locate in certain zones. Councilman Nick Della Volpe said there were several citizens who want to speak on this ordinance.

Pavlis also offered a resolution to deal with "alternative financial service establishments" in the city and to ask the MPC to look at zoning regulations to regulate the clustering of the paycheck-advance loan companies. He mentioned Chapman Highway as having too many of the loan businesses. The motion passed with the addition of councilmembers adding their name to the sponsorship. Those included Brenda Palmer, Finbarr Saunders, George Wallace, Nick Della Volpe, Mark Campen and Daniel Brown.

The state regulates the businesses, Pavlis pointed out, but borrowers are going from one quick loan place to borrow money to pay off another quick loan place. He called the businesses a "predatory practice" and said "It downgrades an area."

The Fountain City Lake will get about \$94,000 in additional money in an agreement with LDA Engineering to develop a pond management program and possibly a concept design. Charlotte Davis, speaking for Fountain City Town Hall, said, "The pond is in the shape of a heart, but it is embedded in our hearts" and thanked the city council for the action.

In other action the city council authorized Mayor Madeline Rogero to apply for a \$300,000 grant from the International Associations of Chiefs

of Police and the Department of Justice for victims of crime and the police department to serve as a demonstration site to implement the Enhancing Law Enforcement Response to Victims Strategy program.

The council also confirmed the naming or reappointment of several people to various boards: John Worden to the Utility Commission, Susan Brown and King Purnell to the Industrial Development Board, Scott Romines to the Public Assembly Facilities Advisory Board, Tracie Hellwinckle to the City Tree Board and Ken Bradley to the Citizens Advisory Committee of the transit authority.

The council will meet again Thursday, December 18 instead of its normal December 23 date.

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The 5th Annual Gibbs Christmas Parade



By **Ralphine Major**

It was a perfect day for a parade! The December air was brisk, but the sun made an appearance--quite a contrast to last year's downpour. Watching the flurry of activity before the parade was almost as much fun as the parade itself: children laughing and playing with their dogs in a grassy area along the edge of the street and shepherds and angels boarding the Clear Springs bus.

The parade was led by Rural Metro's fire engine, followed by the Color Guard and Gibbs High School Marching Band. Beautiful church floats from Clapp's Chapel United Methodist Church, Clear Springs Baptist Church, and New Hope Baptist Church brought the true message of Christmas. A string of festive antique cars, tractor trailer cabs, and huge dump trucks made their way along the route. Several area businesses were represented, and the entries kept coming. Some even tossed candy to the crowd. There were wagons pulled by mules and

lots of beautiful horses. Those looking to see the John Deere tractors were not disappointed, thanks to Grady Lett. We spotted Knox County Commissioner Dave Wright driving one of Lett's tractors and Marvin Boruff driving one of his own John Deeres. Santa looked right at home with a "Deere" pulling his float!

Larry Dougherty wants to thank all who participated, including the sponsors. He especially appreciates the outpouring of food collected for the Corryton Food Pantry. Pictures of the parade can be seen at GibbsRuritanClub.org website. Mark your calendars for the 6th Annual Gibbs Christmas Parade next year on December 6.

I had to call on dear friends to help me with pictures. They are provided by Caroline and Barron McGinnis who are the parents of Elaine McGinnis, pictured inset, a senior who has been a member of the band all four years. Elaine is the granddaughter of Dr. Perry and Carol McGinnis, who have appeared in my column.

Knox County School's Reading Problem, Part 2

Two weeks ago, *The Focus* wrote about KCS superintendent Jim McIntyre ending the very successful Reading Recovery® program in Knox County in 2011. We highlighted Mayor Burchett's



By **Sally Absher**
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literacy grant funds, used primarily to hire coaches, many of whom have no direct contact with actual students, and teaching assistants, who often lack specific training in reading instruction.

But as successful as Reading Recovery was, it did not help certain children who struggled with reading. Jennifer Nagel, parent of a dyslexic third grader and founder of the Dyslexia Spot (www.thedyslexiaspot.com), says, "Reading Recovery is not a program that will help the 20% of students with dyslexia. The founder of the program has even stated that it was not meant to help dyslexics."

With all the emphasis on reading achievement today, what are parents of a struggling reader to do? Even with the newly mandated STAR universal screener assessment, given at least three times a year, a child has to "fail" in two tiers of intervention in order to be referred for special education evaluation and screening.

Nagel concurs, adding, "Making it harder for kids to get the help they need isn't going to make dyslexia go away. Tennessee's RT12 (response to instruction and intervention) came about because the discrepancy model was the 'wait to fail' model. Well, RT12 is too."

Of course, not all children who struggle with reading are dyslexic, but statistically, one in five students have some degree of dyslexia. Decoding Dyslexia TN co-founder Jules Johnson says that 70% of students with dyslexia will never qualify for Special Education.

RT12 is a 3 tiered system. All students start in Tier 1. A student who scores below the 25th percentile on the STAR assessment is placed in Tier 2. Children who score below the 10th percentile are placed in Tier 3. Only after going through Tiers 2 and 3 without responding significantly, are students referred for a special education evaluation.

Knox County Tier 2 reading intervention utilizes the Voyager reading program. But many parents say it is not working, and test results seem to support that. KCS does not test for dyslexia, but instead tests for severe learning disabilities. Students with mild to

moderate learning disabilities, such as dyslexia, will not be identified in most cases.

SPIRE is being used as a Tier 3 intervention in KCS elementary schools. SPIRE is an Orton-Gillingham reading method that has evidence-based research that proves it works for dyslexic students when used correctly by highly trained teachers. Johnson adds that some students may need Wilson Reading, a more intense program available to Special Education students.

Nagel says, "Having a Specific Learning Disability (SLD) like dyslexia is a real thing. It isn't caused by teachers not teaching correctly. Dyslexia is an SLD that is neurological. These kids need highly trained teachers."

And there's the rub. Nagel points out that "all teachers should be highly trained in reading, but if they are teaching SPIRE, they must be highly trained in that method." Nagel contacted SPIRE to ask what they considered 'highly trained' and was told the training should be at least a full day.

But SPIRE teachers at most KCS schools receive only 30 minutes to one hour of training in this reading method. Some KCS coaches are "highly trained" in SPIRE, and they provide training to other teachers. Coaches in some schools

work directly with students, but the majority do not.

At least the Reading Recovery teachers, who were highly trained, worked directly with students.

Johnson said, "Coaches are not enough by themselves; we need to spend some of the money on actual teachers who are specifically highly trained in the programs - teachers whose primary role is to work directly with struggling readers."

She adds: "We have children with dyslexia who have been in Voyager for 3 years without making significant progress, and the intervention has not been changed. That shouldn't be happening, and I know KCS agrees because I have discussed this with them. They tell me the programs cost money. But when I look at this grant and see how little money is going toward actual reading programs, I'm just very disappointed. I'd like to see that change in the future."

"Dyslexia is the number one cause of student drop out nation-wide. We must pay attention to

these kids," says Johnson, adding, "80% of students who are classified as LD in schools actually have dyslexia, yet there is no specific program for dyslexics in KCS. And, most dyslexics will never be identified as LD as only the most severe qualify for school special education services. If we don't call it by its name, we can't treat it."

Mayor Burchett wants to see more kids reading on grade level by third grade. Johnson and Nagel support a 'bigger toolbox' to address reading disabilities.

"We'd like to see our literacy and mathematics toolboxes grow, so that if one intervention is not working, a teacher has other options. We'd like to see most of the literacy money go toward several reading intervention evidence based methodologies, hiring more direct-line teachers to reduce class sizes for struggling readers, and direct teacher training in the methodologies used so that these reading programs can be used with fidelity, in the way

the research was conducted," said Johnson.

In the meantime, there are steps that parents can take to supplement what is offered by the school system. Johnson and Nagel both strongly recommend that parents who suspect their child may have a reading disability such as dyslexia contact Middle Tennessee State University's Dyslexia Center (for more information, see www.mtsu.edu/dyslexia/).

The Center offers a full comprehensive evaluation. Only the most severe will qualify for Special Education, so MTSU will guide parents, and help them know what specific programs will help their child. The wait list is currently 6 to 12 months, but the assessment costs \$30 as opposed to \$800-1000 that a private psychologist would cost.

Finally, parents should trust their intuition, and ask questions.

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Achievement School District – Coming to a City Near You

By Sally Absher
sallyabsher@knoxfocus.com

It is said that as California goes, so goes the nation. What is it with the migration of bad policies from west to east? In Tennessee, one might say as Memphis goes, so goes the state. Regarding education, that is alarming.

One of the fundamental policies of the education reform movement, as explained in the “four assurances” of Race to the Top, is turning over “failing schools” to privately run charter schools. As *The Focus* has pointed out previously, charter schools started out with good intentions. But cronyism and corporate greed has taken over, and now charter schools are little more than a way to funnel public tax dollars into the pockets of corporate investors.

Memphis’ Achievement School District (ASD), headed by Broad Academy graduate Chris Barbic, was considering taking over two Nashville schools to turn them into

charter schools. The state announced last Friday that Neely’s Bend Middle School will be taken over by the ASD. Also under consideration was Madison Middle School, but the slightly higher performing Neely’s Bend was selected based on “parent response” according to state officials.

Nashville Metro Public School Board of Education member Amy Frogge said, “although the ASD was originally conceived as something very different, it has become a way for state officials to hand over public schools to their charter school pals, who stand to gain financially from these deals.”

She adds, “The most outrageous part of this, however, is the fact that Neely’s Bend outperforms the ASD! And the ASD underperforms the Memphis public schools that it is attempting to convert to charters. If this doesn’t confirm to you that none of this is about the best interests of children, I don’t know what will.”

This is all perfectly legal, and

was laid out in detail in Tennessee’s Race to the Top application. The U.S. Department of Education requires the Tennessee accountability system to identify three types of schools: Priority, Focus, and Reward schools.

Priority schools are the lowest 5% of schools across the state in terms of overall performance. Focus schools are those with the biggest achievement gaps between groups of students, regardless of overall performance, and Reward schools are the top 5% of schools in overall performance and progress.

The ASD has the legal authority to take over any Tennessee school on the priority list. ASD controls 28 schools in Memphis, and now, two in Nashville.

In 2012, the first year of the Priority List, Knox County had one school (Sarah Moore Greene) on the list. Memphis had 68 schools, and Nashville and Chattanooga each had 6 schools. As of 2014, Memphis

has 59, Nashville has 15, Chattanooga has 5, and Knoxville has 4 priority schools. Sarah Moore Greene was joined by Greene Magnet Elementary, Vine Magnet Middle, and Lonsdale Elementary.

So much for the much acclaimed *A+ in Achievement*. But education reform isn’t really about educating students. More than \$7 million is available from the state to help districts turn around these lowest performing schools. And according to the state department of education, most of this money will go towards a competitive planning grant for districts that have priority schools.

Districts with Priority schools have one year to plan before the schools receive ‘mandatory intervention,’ such as inclusion in the ASD or a district-led “innovation zone.” The state is also building an “intensive, regional support team” to help Focus schools close achievement gaps. A total of 9 Knox County schools are on the

Focus schools list.

You may remember that the 2020 Knox County Schools Strategic Plan (the one passed by an “emergency vote”) references the “Regional Support Structure.”

Despite a two month respite from a McIntyre rubber-stamp board, the election of Traci Sanger has again tipped the board toward supporting the corporate education ‘reform’ policies promoted by Eli Broad, Bill Gates, and Jeb Bush. And Governor Bill Haslam, whose family members contributed \$15,000 to Sanger’s campaign. Follow the money.

McIntyre, like the ASD’s Barbic, is a Broad Academy graduate. Broad graduates are trained to lie to the public. In California Eli Broad himself was the secret money behind stopping a tax hike to help fund public schools. His hope: for schools to lack funding so they continue to struggle, allowing charters to take over. Broad graduates across the country are carrying out this assault,

deceit and deception on the public.

The ASD has been very clear about their intentions. They desire to eventually take over all public schools in the state. A funny thing about statistics – there will always be a bottom 5%. As more and more schools in Memphis and Nashville get sucked into the ASD, it creates more opportunities for Knoxville schools to be in the bottom 5%.

The state should not have the power to override our local school board, but with passage in the last legislative session of the “charter authorizer” bill, that is exactly what is happening. Even the threat of this was enough to sway 8 of 9 KCS board members last June to approve the Emerald Academy Charter, thereby letting the proverbial camel get its nose under the tent. It is critical that citizens continue to watch and speak out at board of education meetings. And remind our board members: you work for us.

Police Review Meeting Draws A Crowd

Cont. from page 1

He invited the officials and the audience to the NAACP meeting on justice on January 8 from 6 to 8 p.m. at the Beck Cultural Center.

Another speaker asked what will happen if Knoxville elects a mayor who is not so concerned with cooperation between the police and citizens and also questioned why Knox County doesn’t have a citizen review board to oversee complaints about the sheriff’s office. One speaker opined that PARC isn’t needed and is made up of political appointees.

There were questions about military gear at the police department and Chief Rausch said that was not true, that the gear was for the county sheriff’s department. Asked about diversity within the police department, the chief said that 12% of employees are

African-American compared to 17% of the population in Knoxville.

“We value this dialog. We are 100% committed to strengthen our common bonds,” Mayor Rogero said. “We’ve made significant progress in respecting each other and working together.”

Ms. Reid said that PARC is only one of 100 such groups in the nation and that the group reviews the outcome of police investigations. She said that while PARC has no authority in hiring and firing that it has subpoena powers and interviews police and the complainant. If the inquiry finds that the police have violated policy, they make recommendations to the chief.

“People don’t make reports because they don’t think anyone cares,” one speaker said, to which Reid replied, “We don’t disregard any

complaint.”

Another speaker said that there is a city emphasis on policing the African American community and said that he saw 8 to 10 police cruisers on Magnolia and Martin Luther King within 10 minutes. He went on to say that 80 to 85 percent of the police officers are “fantastic” but with the others it’s a matter of attitude.

Chief Rausch said the department is building diversity and outlined a number of programs the department has or is involved at the community level. He mentioned “Unity in the Community” and said there his department is working with faith groups and “getting people to know each other.”

Whilesome citizens praised the police department and individual police members others, including several UT

students, asked some pointed questions. One student asked if the city police’s class on cultural understanding was open to the UT Police Department. Rausch said it was open to other law enforcement departments and stressed that city recruits undergo 24 weeks of training, including diversity understanding, while most other jurisdictions have shorter training periods. He said they also undergo 17 weeks of field training before becoming active officers. He said that not every recruit becomes a police officer, explaining that out of 34 recent recruits only 24 became officers.

One citizen, Andre Canty, spoke of in-school arrests of

youths and mentioned a federal discrimination complaint against the Knox County Schools for “pushing out” African-American students and disabled students through unequal discipline.

“As you know there has been an uproar throughout the nation,” former mayor Daniel Brown told *The Focus*, adding, “It’s a very positive thing for the mayor, our police chief, and PARC to put on this forum and hopefully some good things will come out of it.”

“I think we’re doing a good job with police coming out to our neighborhood organizations,” he said.

Councilman Brown said

that people are upset over the shooting in Ferguson, Missouri, and said that locally he has had no direct calls about police brutality.

PARC was formed in 1998 by Mayor Victor Ashe following racial incidents involving police. There were 272 complaints the first year, as opposed to only 89 complaints in 2014. The public meeting had been scheduled well before the shooting of an unarmed teen or the chokehold death of a man drew national debate. The Advisory Committee meetings are open to the public and take place at different locations for each meeting.

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Knoxville recalls the Civil War

'The beginning and the end'

By Mike Steely
 steelym@knoxfocus.com

Tennessee historian and co-chair of the Tennessee Civil War Sesquicentennial Commission, Dr. Carroll Van West, could not have said it better: "This is a great day, a kick off to several months of programs, projects, events and lectures."

Van West made this remark during his speech at the December 5 dedication of the new plaque on the old courthouse lawn entitled "Knoxville: A Divided City." The new marker, a part of the state-wide "Civil War Trail" is located between the historic courthouse and the City-County Building. The plaque tells of two concurrent rallies on Gay Street, one for the South and one for the North, and details an eyewitness account of the 1861 event just prior to the Civil War.

The Knox County Civil War Sesquicentennial Commission and the East Tennessee Historical Society sponsored the plaque dedication. Society Director Chere Henderson spoke to kick off the event by speaking about the rallies.

"In the Civil War, East Tennessee has a story apart from the rest of the state," Henderson said. "Imagine, it's April 27, 1861. Tennessee has not yet seceded from the Union and its citizens are being courted by both sides. Imagine a large crowd standing there (on the corner of Gay Street) and there is a man addressing this crowd. It is a Unionist crowd and the man is Andrew Johnson and he's trying to excite the crowd to the Union cause."

"Just two blocks away comes the sounds of a Confederate brass band marching down the street. Tempers flare as they near the Unionists

and the Unionists think they are trying to disrupt the meeting. Fortunately cooler heads prevail someone steps in to calm the crowd."

A young Knoxville, Samuel Bell Palmer, observed the event. He later joined the Confederate Army and was captured. His hand-drawn illustration of the Knoxville Rally was created while a prisoner in a Union prison camp and the drawing appears on the new historic marker.

The vote to leave the United States that year took three ballots and each time the voters in middle and west Tennessee voted to leave and the people in East Tennessee, for the most part, voted to stay loyal. President Lincoln knew of the importance of our region but it took three years to finally put the area in Union control.

Henderson recognized Knox County Commissioner Mike Brown as instrumental, along with Mayor Tim Burchett, in creating the Knox County Sesquicentennial Commission.

"This marker is an important project and it took a lot of effort by a lot of people," Mayor Burchett said. He joked that some of the Union and Confederate re-enactors were shaking hands earlier which reminded him of how the City and County had been at odds before but were friendly now. He said he has found Civil War artifacts with his metal detector, including a spur from a Confederate officer's boot.

"This stuff happened just right here. A lot of folks don't appreciate the history that we have here," he said, calling the Civil War trail marker a "wonderful addition" to local history.

City Mayor Madeline



PHOTO BY MIKE STEELY

Tennessee Historian Dr. Carroll Van West spoke at the dedication of "Knoxville: A Divided City" Civil War Trail Marker. He said that Knoxville is a leader in heritage work across the state.

Rogero said the marker is "significant in itself and part of a larger program telling the story all across our state." She commented that it promotes local tourism but is "just as important for those of us who live and work here every day."

Rogero said it was wonderful to stand on the spot and realize how part of the Civil War played out within a few blocks and "how far we have come as a community" since the divisions before and during the war, adding that "we all feel like we're all part of the same city, same county, same state and same country." She

said the marker is a reminder of "how much an achievement that really is."

Dr. Van West, who heads the Center for Historic Preservation at Middle Tennessee State University and chairs the Sesquicentennial Commission with Susan Whitaker, commissioner of the Department of Tourist Development, said he was not surprised to see Knoxville turn out for a mid-day event given the overcast and chilly weather.

"Your commitment to history and heritage has always been so inspiring to me," he said, adding,

"You don't know how different that is across the state."

He said the Civil War gave the nation a chance "to restart, to reset the button" and that effort started in places like Knoxville. "We were truly a divided state and Knoxville knew this better than anyone."

Dr. Van West said that the passage of the 1964 Voting Rights act was "sort of the last chapter in the Civil War."

Calvin Chappelle, chairman of the Knox County Sesquicentennial Commission, said next year's Knoxville event, the last Civil War

remembrance event of the commission, is entitled "Reconstruction Tennessee."

"A grassroots effort began that would dovetail with efforts of the state," he said of the local effort, adding "We will host the Blue and Gray Reunion and Freedom Jubilee and Knoxville will host four days of programming from April 30 through May 3 in 2015."

He said the Knoxville events will not necessarily focus on battle and tactics, but how people were affected by that turning point in history. He said the event will include tours of cemeteries, African Americans in the struggle, museums, symposiums, exhibitions, historic sites and a variety of programs.

Whitaker, a late arrival from a visit with Dolly Parton in Sevier County, spoke briefly and revealed that, thanks to research by Chere Henderson, she found she is a direct descendant of Tennessee's first Governor John Sevier. Sevier and his wives are buried just yards away in the front lawn of the old courthouse.

"My father was extremely proud of our Tennessee heritage," she said, explaining that her sister's middle name is "Sevier."

"What makes Tennessee such a wonderful place to visit," the Tourism Director said, "is that people here understand and appreciate their heritage. The people here are so far ahead of the rest of the world in understanding how history shapes who they are right now."

"People come to Tennessee and feel like family," she said.



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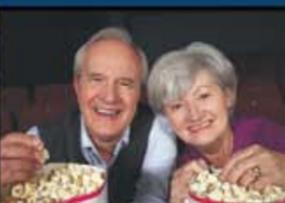
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Planners look at private clubs

By Mike Steely
steelym@knoxfocus.com

What started as a request for a private club in an industrial zone led to the Metropolitan Planning Commission not only denying the request but also reworking its regulations on exactly where private clubs can locate.

Alex Lozano had made the request, asking to change the zoning from I-2 (Restricted Manufacturing and Warehousing) to I-3 (General Industrial) and use a vacant building on Hilton Road south of Middlebrook Pike for the club. The applicant didn't appear to speak and Attorney Arthur Seymour said he had spoken and met with Lozano but was never contacted to represent him.

Since no one appeared to present the request, the MPC denied the application. Later in the meeting, they came back to the issue. The planning staff recommended denying any private club in an I-3 Industrial Zone.

"We talked about this at the agenda review last month. Basically the I-3 zone allows eating and drinking establishments but those are

normally open to the public and have on-site kitchens," said Senior Staff Planner Michael Brusseau, adding "A private club is defined in the ordinance and really doesn't match up with an eating and drinking establishment."

"The whole premise of their application was pretty much shot down by that," he said.

"Private clubs are specifically listed in other zones, such as C-3 (Commercial) and we feel we need to keep private clubs in those proper zones. It's just not an appropriate us in the I-3 zone," Brusseau said. The staff recommended the change to the commission.

Art Clancy III moved to deny the clubs in the I-3 General Industrial Zones and the motion passed unanimously.

The planners also made official the nominations for chair and vice-chair, reelecting Rebecca Longmire as chair and Bart Carey vice-chair.

The commissioners went against their own guidelines in order to honor Joan Cronan, UT's retired Women's Athletic Director. They voted to rename Leinard Lane between Neyland Drive and Stephenson Drive

"Joan Cronan Way." The "Way" part of the name came under some discussion because the term is normally used in naming a through street. The request came from Sherri Lee, for whom the Sherri Lee Softball Field is named, but Lee missed the meeting because of knee surgery. Sandra Williams spoke for her and thanked the MPC for the action. So did Eddie Black, of the Knoxville Utility Board, who said KUB has the only business on the street.

Williams said the term "Way" is significant in that Cronan always did things her own way.

Carey said the "double meaning is fine with me," and compared it to "Peyton Manning Pass."

The planners debated the issue briefly before passing it, some reminding their fellow members that they had turned down "Bill Williams Way" as a street name.

The commission postponed any decision about rezoning a large lot owned by the Tanasi Girl Scouts Council on Merchant Drive as well as a decision for 60 days on a request from Kroger Company for rezoning the property of the

former Powell Airport on East Emory road near the I-75 interchange. Both may be heard a February meeting.

Jerry Green approached the commission with a request for a C-4 (Commercial) zoning in an F-1 (Flood Plain) for one of his three lots on South Northshore south of Kingston Pike.

Although the MPC Staff recommend denying the requests the commission felt the use of one lot, for the display of cars for sale, was appropriate. Several commissioners said they drive by the site daily and it is well kept and the use of the lot is appropriate.

W. Boyd Lonas was granted a zoning change from Agricultural to Planned Residential for property on Black Road northeast of N. Campbell Station Road. The 35-acre site is proposed for one house per acre.

Stover's LLC and Holston Properties gained approval for 18 acres to rezone from C-3 to C-6, which permits apparently has less restrictions. It is currently being used as a commercial shopping center.

Eric Moseley gained a change from Agricultural to Planned Residential for an 18-acre site

on Mourfield Road southeast of Westland Drive. Attorney Wayne Kline and former interim County Trustee Craig Leuthold spoke against the change pointing to the density of 3.5 homes per acre was too high and mentioning the narrow road in the area and asked only 2 homes per acre be permitted.

Attorney Seymour, representing Stovers, said that Mourfield Road will develop as the area develops. The request was granted with one "No" vote.

A request from Partner's Development passed without discussion as part of numerous "consent" items and now goes to county commission for a decision. The request, for Local Motors to build a manufacturing plant on Valley Vista Road near Pellissippi Parkway, is for a 41,215 square foot factory on 10 acres of land and would include a section for research and development, an office and a retail area.

Rezoning requests passed by the MPC go either to the county commission or the city council for a vote.

Favorite Stories of Christmas Past



Rosie's
World

"One dollar and eighty-seven cents. That was all. And sixty-six cents of it was in pennies." So begins

O'Henry's short story, "The Gift of the Magi," about a young couple and how they deal with the challenge of buying secret Christmas gifts for each other with very little money. As a sentimental story with a moral lesson about gift giving, it has been a popular one for adaptation, especially for presentation during the Christmas season. How they managed to get each other a gift that turned into a startling happy, yet sad ending, makes for a popular Christmastime story.

"Christmas won't be Christmas without any presents," grumbled Jo, lying on the rug.

"It's so dreadful to be poor?" sighed Meg.

"I don't think it's fair for some girls to have plenty of pretty things, and other girls nothing at all," added little Amy, with an injured sniff.

"We've got father and mother and each other," said Beth contentedly from her corner.

These words, written by Louisa May Alcott, born 1832, in Germantown, Pennsylvania, are from that one piece of work that embedded itself into the culture and continues to be enjoyed by every generation since publication. Although not exactly a Christmas story it embodies the lives of four sisters, detailing their passage from childhood to womanhood and is loosely based on the author and her three sisters. A must read for "children of all ages."

Clement C. Moore, born 1779, died, 1863 was an American scholar and poet, who wrote, "The Night Before Christmas" to entertain his children. A friend submitted it to a local newspaper where it was published

in December 23, 1833. His delightful description of Saint Nicholas and his eight flying reindeer has since become the definitive portrait of Santa Claus.

Everyone knows the famous novella by Charles Dickens called, "A Christmas Carol." It was first published in 1843 and has been seen in the movies and on television since the electronic age has come about. The story of a bitter, old miser named Ebenezer Scrooge and his transformation into a kinder, gentler man after visitations from the ghost of his business partner and the Ghost of Christmas Past, Present, and Yet to Come.

The greatest story of all time is found in the Bible, in the book of Isaiah, Chapter 9, verse 6, "For unto us a child is born, unto us a son is given: and the government shall be upon his shoulder, and his name shall be called wonderful, Counselor, the Mighty God, the Everlasting Father, the Prince of Peace".

Let's remember that Christ is in Christmas and keep Him there.

Thought for the day: He who has not Christmas in his heart, will never find it under a tree.

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Robert LaFollette, Jr. of Wisconsin

Pages from the Past



By Ray Hill
rayhill865@gmail.com

Robert Marion LaFollette, Jr. came into this world with just about every advantage one could hope for; yet, he suffered from depression and eventually ended his own life.

"Young Bob" LaFollette was born January 6, 1895, the son of Robert M. and Belle LaFollette. Bob LaFollette, Sr. was perhaps the most significant political personage in the State of Wisconsin. A progressive Republican and insurgent, "Old Bob" LaFollette served in Congress, as governor of Wisconsin, and later in the United States Senate. LaFollette doggedly stuck to his principles, caring little whether they were popular or not; one such example was Senator LaFollette's refusal to vote for a declaration of war against the German Empire in 1917.

"Young Bob" LaFollette never completed his education at the University of Wisconsin due to illness. For the rest of his life, Bob LaFollette, Jr.'s health would remain both delicate and somewhat precarious. Illness kept LaFollette out of World War I and by 1919 he was working as a secretary to his father, Senator LaFollette.

The elder LaFollette had yearned for the presidency for decades and finally bolted the Republican Party to run as a "Progressive" in 1924. Senator LaFollette selected a Democratic senator from Montana, Burton K. Wheeler, as his running mate and the two toured the country together. The LaFollette - Wheeler ticket carried only Wisconsin that year, as incumbent Calvin Coolidge won a decisive victory.

It was Bob LaFollette's last hurrah.

"Old Bob" was suffering from heart disease and died June 18, 1925.

"Young Bob" LaFollette was seen as a natural successor to his late father and won a special election to the United States Senate. He was barely thirty years old at the time.

Throughout his career in the U. S. Senate, Robert M. LaFollette, Jr. would be a strong supporter of organized labor. Like his father before him, "Young Bob" LaFollette would remain a progressive. While never much admired by the conservative wing of the Republican Party, LaFollette was easily reelected to a full six-year term in 1928.

With the collapse of the economy and the onset of the Great Depression, the LaFollette family came to dominate the politics of Wisconsin. LaFollette's younger brother, Philip LaFollette, was governor of Wisconsin from 1931-33 and again from 1935-39. "Young Bob" was a far more cautious politician than his daring younger brother, but he was bold enough to refuse to back

President Herbert Hoover in 1932. Like many other progressive Republicans, LaFollette preferred Franklin D. Roosevelt.

As president, FDR doted on the progressive Republicans, most of whom had broken with their own party to support him in 1932.

The Democrats dominated Congress throughout Bob LaFollette, Jr.'s time in the United States Senate, yet he was well liked and respected by most members. A diminutive man with a thick head of hair, "Young Bob" LaFollette did not have his father's oratorical ability or his brother's dynamic personality. More bookish and quiet, "Young Bob" LaFollette often fretted he was not really suited for politics. Yet he had spent his entire adult life in politics and knew little else.

Having deserted the incumbent president of his own party, LaFollette ran for reelection in 1934 as the nominee of the Progressive Party and defeated Republican and Democratic challengers for his Senate seat.

The tumultuous decade of the thirties was a difficult time for LaFollette and while he supported much of President Roosevelt's New Deal legislation, Senator LaFollette's natural instinct was isolationist in outlook. As the Japanese Empire waged a brutal war in China and German dictator Adolf Hitler built up his own armed forces and grabbed territory for his country, Senator LaFollette did his best to resist greater American involvement in foreign affairs. Wisconsin boasted a heavy German population and LaFollette's isolationism was not unpopular in his home state. LaFollette was one of those extremely rare political figures largely immune to special interests and pressure by big business.

As World War II approached, Senator LaFollette never renounced his own isolationism. LaFollette was hardly alone in his isolationism inside the United States Senate. Many of the Senate's most powerful and respected members held precisely the same sentiments as Robert M. LaFollette, Jr., notably William E. Borah, the "Lion of Idaho".

LaFollette was still able to be a productive member of the United States Senate, which is remarkable given his third party status. By 1938, LaFollette was drifting away from President Roosevelt and the New Deal. That same year, Wisconsin voters retired LaFollette's Democratic colleague in the United States Senate, F. Ryan Duffy. Duffy was replaced by Alexander Wiley, a rotund, white



FROM THE AUTHOR'S PERSONAL COLLECTION.

Senator and Mrs. Robert LaFollette, Jr. casting their ballots in November of 1940.

haired businessman and practical joker. Wiley was something of a contrast to the serious LaFollette. Wiley's election did send LaFollette a message that the politics in his own home state were changing.

Robert M. LaFollette, Jr. dithered over what course to take in his own 1940 reelection campaign. LaFollette finally ran again as a Progressive and again defeated his Republican and Democratic opponents.

Safely reelected to another six-year term, LaFollette supported the America First Committee, which was dedicated to keeping the United States out of World War II. LaFollette had little sympathy for the British Empire and seemed only ready to help the beleaguered British after they had suffered enough at the hands of the Germans and Japanese.

The bombing of Pearl Harbor, December 7, 1941 ended isolationism in American politics. Unlike his father during World War I, Senator Bob LaFollette, Jr. voted to declare war on Germany, Japan and Italy.

LaFollette supported President Roosevelt's war measures, but as World War II wound down, "Young Bob" was highly suspicious of the United Nations. Only two members of the United States Senate voted against American entry into the United Nations; Senator Henrik Shipstead of Minnesota and William Langer of North Dakota voted "no". Shipstead was defeated in the GOP primary in 1946 and the old Norwegian attributed the end of his long Senate career to his opposition to the United Nations. "Wild Bill" Langer, unrepentant,

remained in the Senate to the end of his life.

LaFollette pondered whether or not to run for the United States Senate again in 1946. The Progressive Party in his own state had largely disintegrated and he finally decided to return to the Republican Party. LaFollette had also become more vocal about Communism and was especially critical of Soviet dictator Josef Stalin, a recent ally during World War II.

Senator LaFollette, with a national reputation, started the campaign as a heavy favorite. He was opposed in the Republican primary by Joseph McCarthy, an obscure local judge who had run against Wisconsin's other senator, Alexander Wiley, in 1944.

Like many an incumbent before him, LaFollette was overconfident, remaining in Washington tending to his legislative duties before going home to campaign. While LaFollette remained in Washington, Joe McCarthy was waging an active and effective campaign for the Republican senatorial nomination. McCarthy attacked LaFollette for never having served in the military, exaggerating his own war service and referring to himself as "Tail-Gunner Joe". McCarthy also obliquely accused Senator LaFollette of war profiteering, saying LaFollette was making a great deal of money while McCarthy risked his life fighting for his country. McCarthy was actually a reckless investor in the stock market and had made a significant profit while overseas; LaFollette himself owned part of a radio station in Wisconsin and his own profit over two years was about half of what

McCarthy cleared from his stock investments.

Senator LaFollette's vocal anti-Communism helped bring about his defeat. There is some evidence pro-Communists supported McCarthy against LaFollette in 1946. LaFollette seemed reluctant to campaign and his effort was somewhat disorganized. Still, the Republican primary was quite close. Joe McCarthy won, 207,917 votes to LaFollette's 202,557. Robert LaFollette lost by 5,360 votes.

Following his defeat, "Young Bob" LaFollette left the United States Senate and became a consultant, as well as advising President Truman on foreign aid to other countries. LaFollette, still concerned with Communism, wrote an article for Collier's Weekly magazine and stated he believed the Communists had infiltrated Congressional staffs. Although some have discounted Senator LaFollette's charges, information gathered from the Verona Project confirmed the presence of several Communists who worked as Congressional staff members. Not only were these staffers Communists, but quite likely Soviet agents.

Having suffered from serious bouts of depression throughout his

life, LaFollette was plagued by his defeat by McCarthy. Naturally, LaFollette was appalled by his successor, yet he seemed fearful McCarthy would summon him as a witness with reference to possible Communists employed by Congressional committees. Whatever personal demons fed off Robert LaFollette's fears, his suffering ended when he was discovered in his home, dead of a self-inflicted gunshot wound to the head on February 24, 1953. Bob LaFollette, Jr. was fifty-eight years old.

"Young Bob" LaFollette was taken home to Madison, Wisconsin, where he was buried.

The LaFollette dynasty did not end with "Young Bob's" death. His son Bronson, named for New Mexico Senator Bronson M. Cutting, another progressive Republican, was the Attorney General of Wisconsin from 1965 - 1969 and again from 1975 - 1987.

The recipient of numerous awards and plaudits for his honorable service in the United States Senate, the scion of an impressive family, and the respect of his colleagues never settled the trouble mind of Robert M. LaFollette, Jr. He left behind a bereaved family, but also a legacy of real accomplishment.

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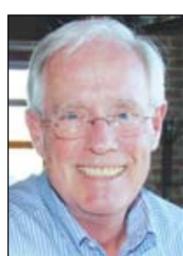
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Singing in Christmas

It's that time of year again when folks are spread too thin. So many events pull at them—school programs, get-togethers, and parties.



By Joe Rector
joerector@comcast.net

For many, Christmas pageants or performances by children are staples for a complete holiday season. I remember a long time ago when Jim and I were involved those productions.

Beaver Ridge United Methodist Church always put on a big children's program at Christmas. Two women, Mrs.

Kirkland and Mrs. Marr, worked for weeks to put the show together. Children met weekly to practice the songs for the program. The women found patience with squirming children who would have much rather been expending after-school energy playing touch football or riding bikes.

Mother worked to produce capes for the children. They looked like the ones that are wrapped around the shoulders of Christmas statues of carolers. She

was a stay-at-home mother back until we started school and spent hours at the sewing machine making more capes to accommodate growing

numbers of children who would perform.

On Sunday morning, we children faced a combination of excitement and nervousness. Standing in front of a packed church brought about butterflies, and some kids decided at the last minute that they wanted no part of the program. They burst into tears, and after efforts to comfort them failed, someone hustled them off to parents.

Most of the songs were familiar carols of the season. We stood stick straight and kept our eyes fixed upon Mrs. Kirkland, who led us in song. Moms and dads and grandparents oohed and aahed as smiles spread across their faces. The entire thing seemed to have lasted for hours, but the truth is that no more than twenty minutes were devoted to the program.

Jim and I, on occasion, sang solo parts. I'm

not sure that we sang that well, but we were volunteered, and folks must have thought a set of twins singing was cute. As we grew older, we joined Mike Guinn in special songs. One I remember best was our singing "We Three Kings." Nerves kicked in and voices choked as we stood in front of the congregation and performed. Yes, we made it, but all three of us stood there red faced and anxious.

Some of the best friends I ever had were included in that children's choir. In addition to Mike Guinn, Jimmy Love and Mike Hill were there. All the boys fell over themselves as they tried to gain the favor of girls like Randy Butler and Nancy Marshall. As

it turned out, all of us attended high school at Karns and remained friends, at least until graduation.

My children participated in Christmas programs at First Christian Church. I remember Uncle Tim sitting with a group of little ones as he related the Christmas story. The kids sang, hung christmons on the tree, and placed greenery throughout the church. My pride gushed as they completed their parts and as the program ushered in the Christmas season for the congregation and our family.

I miss the times when I was young and enjoyed participating in those programs. These days, my voice is just about gone, and I struggle to

sing without it cracking.

I miss being with my twin brother much of the time and long for family members who have passed. I would love to go back for one Sunday to watch my own children sing and read during a Christmas service. Too, I miss the friends from Beaver Ridge. I've not seen most of them in too many years.

I'll listen to children sing again this year, and maybe I'll even bribe my grandson Madden to sing "Away in a Manger" or "Silent Night." The Christmas spirit stirs within me when I just begin thinking about those long ago times and the songs that we sang. Even this many years later, the child in me sometimes tries to sneak out. It feels good.

On Saturday, December 20, my wife Amy and I will celebrate our 40th anniversary. I still can't believe that she chose me all those years ago. Amy is a wonderful, beautiful woman who has blessed my life with love and companionship. I can never adequately express how much I love her or exactly what she means to me. Lots of folks have been married longer than we have, and like us, they've had ups and downs. What I can say without reservation is that we love each other more today than we did on that wedding day so long ago. HAPPY ANNIVERSARY, AMY!



Windsor Gardens Assisted Living recently held its 14th Annual Christmas Celebration. Staff and residents were treated to the fabulous sounds of the Powell High School Choir, who has been making an appearance at Windsor Gardens' Christmas Celebrations for many years.

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State title, 15-0 record validates 2014 Falcons

By Steve Williams

Give them their due. Fulton High's 2014 football team wanted to make its own mark, and it did with a 29-20 win over Memphis Trezevant in the TSSAA Class 4A championship game at Cookeville on Dec. 6. Like the dominating squad of the year before, in which several members of this season's team played on, the 2014 Falcons put a maroon bow on a

15-0 campaign and were just six points shy of breaking the state record season point total of 862 scored in 2013. "I think this team exceeded most people's expectations, after us not returning too many starters from last season's team and having question marks after last season," said Fulton head coach Rob Black. "Early on, I think those question marks were answered. I think this

was a group of guys that wanted to prove themselves, and I think they did." These Falcons extended Fulton's state title streak to three and notched No. 6 overall. They also stretched the program's two-year plus win streak to 36 games. Could this year's team beat last year's? Coach Black admitted he was asked which team was better

many times by fans during the season. "That would be hard to answer," said Black. "They were similar in a lot of ways and also different in a lot of ways. They would have to play each other (to answer that question)." On a cloudy, chilly late afternoon that turned into night at Tennessee Tech's Tucker Stadium, Fulton built a 22-0 lead against Trezevant, then weathered the

Bears' running game that cut the deficit to 10 points in third quarter. Black said he never felt his team was seriously threatened on the scoreboard, but "I felt like at one point their running game got some momentum, and we had to make some adjustments defensively." Leading 22-12 with a little over five minutes remaining, Fulton put

Continue on page 3

Bearden opens new soccer locker room

By Ken Lay

Bearden High School soccer coach Ryan Radcliffe saw his dream come true Tuesday night at Bruce Allender Field. "I always set my goals high," Radcliffe said before Bearden High School unveiled its new locker room facilities. "These kids come here and take pride in the program. This is a dream. The kids will take pride in this and the last thing they want to do is have somebody come here and beat them on their field." Radcliffe played at

Bearden and he's literally seen the school's soccer complex grow up before his eyes. "I remember when this [Bruce Allender Field] was a parking lot," he said. "I remember after practice, when we took the light poles across the field." Bearden has always taken pride in its soccer field. Ryan's father, Rick, has been the groundskeeper since the field opened. And the field was a great source of pride for former boys and girls soccer coach Eric Turner, who resigned as coach last spring.

Continue on page 2



The Bearden High School girls soccer team celebrated the opening of the new locker room complex at Bruce Allender Field Tuesday night. The Lady Bulldogs donned new uniforms on an evening that included an intersquad scrimmage.

Carbough, defense lifts Farragut over Lady Demons

By Ken Lay

When Farragut Middle School girls basketball coach Susan Davidson talks about Morgan Carbough, she speaks of the ultimate team player. "Morgan keeps her team calm," Davidson said after Carbough scored 22 points to lead the Lady Admirals to a 38-19 victory over Halls before a near-capacity crowd in a Knox

County Middle School Basketball Conference game at Farragut's Bobby Henry Gymnasium. "She's versatile. She's also coachable and very knowledgeable about the game. For her, it's not about Morgan, it's not about Morgan, it's about her team. She's never pleased with a performance and she works on her game 24/7." Carbough may be

constantly striving for perfection but she had to be pleased with her team's in-school performance against the Lady Demons. Farragut actually trailed 13-11 at the end of the first quarter before its defense stepped up a notch. After falling behind early, the Lady Admirals surrendered just six points after the opening frame. "We're very pleased

with our defense because Halls is a good team and they have a lot of 3-point shooters," Davidson said. "They can shoot and they can shoot the 3-pointer." The Lady Demons got a pair of long-range jumpers in the first quarter. Bailey Trumm and Evie DePetro each buried 3-point shots in the first quarter for the Lady Demons, who lead 5-1 midway through the opening stanza before

Davidson called time out to settle her squad. After the brief intermission, Farragut closed out the quarter with a modest 10-8 surge. From there, the contest belonged to the Lady Admirals as Halls was doomed by cold shooting. The Lady Demons' anemic offense managed just two points in each of the final three quarters. Meanwhile, Carbough

received some help from her supporting cast. Sydney Chapman scored eight points while Lauren White added four and pulled down several key rebounds. Trumm led the Lady Demons with seven points and DePetro finished with six.



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Vols To Go Bowling in January

By Alex Norman

For the first time in four years, Tennessee won't be at home during the holiday season... the Vols will play Iowa in the TaxSlayer Bowl, on January 2nd in Jacksonville. Earning a postseason berth was a major goal that this team has accomplished over the past 12 months.

"We took a quick journey back down memory lane of how far we've come when we started this journey last year," said Tennessee head coach Butch Jones. "We started this journey on the Monday after the conclusion of the Kentucky game (last year). Every year they were used to having a couple of weeks off and we went right into our offseason strength and

conditioning program to let them understand that it's unacceptable to not be going to bowl games at the University of Tennessee. Right away they embraced that and so we spoke about that."

"It's really huge. It's a monkey off our back, so to speak," said Tennessee offensive lineman Kyler Kerbyson. "I really wanted to do it for the guys that were leaving. I still have an extra year, but the guys I came in with like Jordan (Williams) and some of the older guys don't have another chance, so I wanted to do it for them."

Tennessee is still trying to get back to its place among the elite teams in the Southeastern Conference. A change in attitude within the program

has helped the Vols travel down that road.

"The transformation I've seen the most is the importance of a bowl game," said Tennessee defensive lineman Jordan Williams. "It was mentioned a lot before (when Derek Dooley was head coach) but I don't know if it was this important. I see all Vol Nation rallying around it man and I really appreciate it. It is gonna be a great time."

"It's a reward for our fan base. It's a reward for our football team. It's a reward for our seniors," said Jones. "But make no mistake about it you go there to win the football game. Your preparation, your mental effort, your mental intensity doesn't change one bit. So it's all in your approach. You have to have tremendous,

tremendous practices here in Knoxville. Then when we go down to Jacksonville, we have to have a bulls-eye focus which we talk about. But there's one thing to be a participant of a bowl game, it's another to win the football game. This is going to be a great challenge for us."

It's appropriate that the TaxSlayer Bowl is being played two days into the new year because the Vols say they're using it as a spring board to the 2015 season. Tennessee will return a lot of talent and they should contend for the SEC Eastern Division title. The Vols believe that the experience gained during this bowl game will pay off next Fall.

"I think it is big for the young guys that haven't

gotten a lot of reps, playing special teams haven't gotten a lot of reps, maybe they'll get their chance to roll in on defense or offense," said Tennessee linebacker Jalen Reeves-Maybin. "Guys that hadn't played as much, practices will help them prepare for later on in their career."

"We spoke about all year about digging for that gold... Most people quit right before, maybe they need just one more shovel full of dirt to reach that gold and a lot of people quit and the success is right there," said Jones. "We spoke about that continuously throughout the course of the season. It was also a great illustration for all of our younger players in the program, how to manage the natural adversities

that a long football season brings about, how you control everything but also the standards and the expectations. And it really is a game of inches."

Jones added, "I believe 14 points on our side of the division this year was the difference. So we will go back and we are going to search for those 14 points when January comes. It is just an illustration of working hard, the vision and the standard and the expectations that we have placed forth in this football program."

Tennessee is hoping to snap a long streak next month. With a victory in the bowl game the Vols will have their first winning season since 2009, back when Lane Kiffin was UT's head coach.



PHOTO BY DAN ANDREWS.

Knoxville Warriors' forward Michael Thompson attempts to screen Bearden/Karns goaltender Braden Ross. Ross made 23 saves in the Ice Dawgs' 6-3 win over Knoxville Thursday night.

Admirals blow lead, settle for tie with Knights

By Ken Lay

A 6-6 tie left both the Farragut High School hockey club and the Knoxville Knights feeling a little disappointed Thursday night. Neither team was happy with the draw but Farragut coach Jeff Lindsay was especially dejected.

"We had too many stupid penalties and those penalties absolutely killed us," Lindsay said after watching his squad blow a 6-3 lead and settle for the tie against the Knights. "We played a lot better than we did last week but you just can't play 5-on-4 like we did tonight."

"They [Knoxville] played a very disciplined game and they didn't have any penalties and we had too many."

A pair of third-period infractions proved costly for the Admirals (0-2-2), who are still in search of their first win of the season.

Farragut's Justin Richwine was called for a double minor early in the third period with the Admirals holding a 6-3 lead. Farragut nearly killed the penalty despite being able to clear the puck once.

Admirals' goalkeeper Tatum Magill

appeared to be at the top of her game as she made five saves on the extended power play. She finally surrendered a marker when Jacob Givens scored midway through the final stanza. Givens added another goal approximately a minute later to make the score 6-5.

The Admirals were short-handed for more than half of the third period and the Knights (2-0-2) took advantage of the exhausted Farragut club that managed just one shot in the third period.

"Those penalties just wore us out," Lindsay said. "Maybe, we should've scored a couple of more goals early and I really thought Tatum played well in the net but we did let one get away."

Josh Maine's goal with 1:26 to play enabled the Knights to salvage the tie. Knoxville then had a potential game-winner waved off as it crossed the goal crease after the final buzzer.

"It was too little, too late," Knoxville coach Greg Maine said. "We dug ourselves a pretty deep hole. We didn't take care of the puck and we gave up too many shots."

"We had five turnovers and they turned all five of them into goals. I preached about that and I told our guys that if you turn the puck over, they will score. And to their credit, they did."

Knoxville took an early 1-0 lead when Josh Maine scored with 8:05 left in the opening stanza.

But the Admirals would answer --- in a big way --- Farragut closed out the period with three unanswered markers. Tyler Starling knotted the game before goals by Kyle Lindsay and Davis Eichelberger gave the Admirals a 3-1 lead.

Eichelberger picked up an assist on Kyle Lindsay's marker before having his tally set up by Brandon Timmis.

Farragut scored first in the second period. John Barckoff made the score 4-1 before Givens and Augustus Rightmyer responded for the Knights.

Kyle Lindsay and Starling closed the period with consecutive goals to give Farragut the 6-3 advantage before Knoxville stormed back in the final frame.

Bearden opens new soccer locker room

Cont. from page 1

Radcliffe took the reins and both the Lady Bulldogs and Bulldogs host elite high school tournaments. The new coach expressed gratitude to former Union County High School coach Darrell White, who constructed the lockers, and to Tim Scott and William Daniels, a pair of soccer parents who oversaw the project, which was designed and built in a little more than a month.

"We literally broke ground on Nov. 5," Radcliffe said.

Daniels noted that Tuesday night was special for

him.

"We want the program to rise again," Daniels said. "We're the only public school east of Nashville that has our own locker room. Ryan told me that this was his dream and we assured him that money wouldn't be an issue."

Scott was equally ecstatic.

"I went to Bearden. I played football and I was on the track team," he said. "I graduated in 1986. Bearden has the same facilities as some of the private schools and that's

a testament to the parents and the community.

"We have people who went here in the 60's who come to our sporting events. This is about Bearden. It's not about the coaches or the players. Coaches and players come and go but Bearden is always here."

Radcliffe noted that he wants the current players to return after their time at the school is finished.

"I want these kids to come back and bring their kids," he said.

Bearden athletic director Nathan Lynn was also

pleased with the new locker room facility.

"People made this happen," he said.

The Lady Bulldogs celebrated the opening of the facility by playing a brief intersquad scrimmage in their new uniforms. After the pick-up match, the players, parents, coaches, boosters and parents had a dinner.

The boys team will also use the new locker room during their season.

Foard's stellar effort nets win for Ice Dawgs

By Ken Lay

Jacob Foard had perhaps the best game of his young high school hockey career Thursday night. He made big play when his team needed him most.

Foard, a sophomore forward scored four goals to lead the Bearden/Karns Ice Dawgs to a 6-3 victory over the Knoxville Warriors in a Knoxville Amateur Hockey Association High School game at the Icearium.

"It was great," Foard said of his feat. "My team had been struggling and we were coming off a couple of ties so it was nice to get this win."

Bearden/Karns (2-0-2) may have endured some recent offensive struggles, but it took just 38 seconds for the game's first goal against the Warriors (1-3). Dalton Rodgers gave the Ice Dawgs a 1-0 lead when he fired the puck past Knoxville goaltender Josh Creed with 12 minutes, 22 seconds remaining in the first period.

Bearden/Karns extended its lead to 2-0 on a marker by Nathaniel Lamm with 8:52 remaining in the frame. Foard picked up an assist on the game's second tally.

The Ice Dawgs' offense was not only potent. It was efficient as Bearden/Karns jumped to the early lead, despite managing just four shots in the first period.

The Warriors, who had 11 shots in the frame, pulled to within 2-1 when Ryan Ottaway scored just over seven minutes into the contest.



BY DAN ANDREWS.

Knoxville Warriors' forward Michael Thompson attempts to screen Bearden/Karns goaltender Braden Ross. Ross made 23 saves in the Ice Dawgs' 6-3 win over Knoxville Thursday night.

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STATE CHAMPIONS



PHOTO BY COURTNEY RADER

GO FALCONS: Fulton cheerleaders help keep the Falcons and their fans fired up in the BlueCross Bowl state finals on a cloudy, chilly day at Tennessee Tech University's Tucker Stadium in Cookeville.



PHOTO BY POLLY BURCH

REBELS' REIGN: West defenders, including Noah Hoxie (15), Max Bacon (3) and Alex Burch (4), and a downpour of rain soak a Hillsboro ball carrier in the Class 5A state finals.



West players (left to right) Nathan Cottrell, Umar Tate, Max Bacon, Alex Burch, Ryan Perry, Tommy Pridemore, Joe Hanna and Amonte Brown (on knee) with their state trophy. Photo by Polly Burch.



TEAM EFFORT: Webb's Brant Mitchell, who was named the Offensive and Defensive MVP in the Division II-A championship game, follows his blockers, including Christopher Stephens (33). The Spartans defeated Battle Ground Academy for their third straight state title. PHOTO BY CATHY DOWHOS-O'GORMAN.



PHOTO BY CATHY DOWHOS-O'GORMAN

Webb quarterback Brock Beeler honored injured teammate Liam Willoughby by wearing his jersey, No. 45, in the Spartans' state championship game against Battle Ground Academy.

State title, 15-0 record validates 2014 Falcons

Cont. from page 1

together an 8-play, 67-yard drive, ignited by quarterback Adam Diggs' 46-yard pass to Domonique Williams, that consumed over four minutes and put the Falcons at the Trezevant 11-yard line for a fourth-and-goal.

Black called timeout and put in a jumbo blocking package with instructions to get No. 44 in the end zone. De'Ontay Tate powered in for the touchdown that all but sealed the victory, as Fulton took command 29-12 with 4:59 remaining.

Trezevant scored its final touchdown and added a two-point pass with 31 seconds left.

Five lost fumbles were costly for Bears (13-2).

"We were able to create some turnovers and convert three into points in the first half," said Black. "That was obviously huge for us."

Trezevant fumbled on its game-opening possession and linebacker Hayden Willard carried the prize three yards to the Bears' 12-yard line. Fulton capitalized quickly as Diggs hit K.J. Roper with a TD pass on first down for a 6-0 lead.

D.J. Campbell scored on a 6-yard run to cap a 42-yard drive by the Falcons early in the second quarter. Damon Lawson's PAT made it 13-0.

Fulton linebacker Chaton Mobley's 45-yard fumble return, after Trezevant quarterback Jordan Spencer was sacked and separated from the football by Tate, increased the Falcons' advantage to 19-0.

A 35-yard field goal by Lamson made it 22-0 with 3:08 left in the half.

Gabriel Scott's 94-yard kickoff return got Trezevant back in the game.

Fulton, after a forced fumble by Mobley and Williams' recovery, had a chance to extend its lead just before intermission, but Diggs, on third-and-goal at the 6, was intercepted.

Cordarrian Richardson's 32-yard TD run capped a 77-yard march in the third quarter and pulled the Bears within 22-12.

Mobley was selected the game's defensive MVP. His performance included nine solo stops. Other defensive standouts for Fulton included Tate, Gaston Strong, Roper, Gage Seymour, Willard, Jonathan Stachowiak and Williams.



PHOTO BY COURTNEY RADER

LETTING LOOSE: Fulton's K.J. Roper hollers after scoring a touchdown in the Falcons' third state title performance in a row.

Knoxville prep football teams striking gold with regularity

The Tennessee Secondary School Athletic Association started its classification playoff system for football in 1969, but it took Knoxville 13 years before it produced its first state championship team.



By Steve Williams

Webb School started the fun, capturing the Class A state title with a 7-6 victory over Memphis Prep in 1981. Ron Gratz was the Spartans' head coach.

Those were the days when there were only three classifications - Class A, Class AA and Class AAA - and public school teams and private school teams competed against each other.

Austin-East had a strong run on the state level in the 1980s, beginning with a Class AA championship in 1983.

Coach Sam Anderson's Roadrunners and the Halls Red Devils, coached by

Larry Kerr, won the Class AA and Class AAA state crowns, respectively, in 1986, and Knoxville was declared the "City of Champions" in The Knoxville Journal. Winning two of the three state crowns was a big deal.

Ten years would pass, however, before Knoxville had another state champion.

Knoxville has been making up for those lean early years recently, with three state champions this fall, two last season and three in 2012.

Fulton and Webb have contributed the most to the title haul, with each having won three championships in a row in Class 4A and Division II-A, respectively.

West also claimed its first-ever state crown in Class 5A this year to give Knoxville three champions in the eight divisions for the second time in three seasons.

Christian Academy of Knoxville repeated as Class 3A champion and joined the victorious Falcons and Spartans to give Knoxville its first state "triple" in 2012.

With Knoxville feeling good about its high school football these days, let's take a look back at some of the other milestones and highlights by local teams since the the state playoffs kicked off 45 years ago.

First, some playoff facts. Only 12 teams - four in each of the three classifications - competed in the post-season playoffs in 1969. A point system was used to determine four region champions in each class. Two semifinal games and a championship game determined the best in each class.

The TSSAA went to five classifications in 1993 and six in 2009.

Public schools and private schools were split into different divisions beginning in 1997.

This season there were 199 playoff teams in the TSSAA's eight classifications - 176 in the six Division I classes and 23 in the two Division II classes.

The South Rockets claimed the distinction of being the first Knoxville team to capture a regional football championship in TSSAA's new classification format when they defeated West 49-16 in 1969.

Steve Chancey scored four touchdowns for Coach Willard Brown's team that night. He went on to become a fullback and three-year letterman at UT.

Craig Colquitt (the first in a family's long line of great punters) also scored a touchdown as a reserve back for South, which lost to Loudon in the first round of the playoffs at Evans-Collins Field.

Fulton was Knoxville's first state finalist in 1974 but lost a squeaker to Nashville Father Ryan 29-28 in the Class AAA finals at Tennessee Tech, the same

location where Fulton won its sixth state title this season, 40 years later.

Jim McClain was head coach of the '74 Falcons and Steve Brewer, who stepped down from coaching this year after a long, successful tenure at Sevier County High, was its quarterback.

Another big game in Knoxville prep history occurred in 1980 when the Rule Golden Bears lost 21-20 at private school powerhouse Brentwood Academy in the Class AA championship game.

Leroy Thompson was a star running back for A-E in its glory days, which included a 28-20 victory over Brentwood Academy in the 1986 Class AA finals in Nashville.

One of the most sought after players to ever come out of Knoxville, Thompson signed with Penn State and played six years in the NFL. His son, Desmond, had three solo tackles and one assist, including a sack, in

West's title win over Hillsboro. He also was a reserve running back for the Rebels this year.

Webb currently leads Knoxville teams with eight state championships and two runner-up finishes. The Spartans' second title came in Class 2A in 1996. The first of six Division II crowns came in 2006. They've finished No. 1 five of the past six seasons.

Fulton, which survived a near school closing in 1992, has posted six state titles and three second-place showings. Starting in 2003, the Falcons won three Class 3A gold footballs in four years. Now they're on another roll.

Knoxville has had 22 state champions in all over the past 45 seasons, including Catholic's 15-0 campaign in Class 3A in 2008.

After the slow start, the local guys have been making quite a gold rush.

Balanced attack propels Farragut past Demons

By Ken Lay

Throughout the early stages of the Knox County Middle School Basketball Conference season, Farragut's boys basketball team has yet to find a consistent scorer and that could spell trouble on some nights.

But it didn't Friday afternoon. The Admirals used a balanced scoring attack to post a 47-32 KCMSBC victory over Halls in an in-school league game at the sold out Bobby Henry Gymnasium.

"We haven't had those couple of guys who have stepped up for us every night," Admirals' coach Randy Swartzentruber said. "We've had a different guy step up every night and that's good unless you have one of those nights where nobody steps up.

"Then, you have a problem and we've had that problem at times but we didn't have it today."

Farragut struggled early and trailed the Demons 12-11 after the first quarter. It took a while for the Admirals to find their rhythm. Once Farragut kicked things into gear, however, the Admirals were able to wrest control of the game.

FMS scored the first six points of the second stanza and took a 17-12 lead when Justin Alton

made a still and converted the Halls turnover into a transition layup with 2 minutes, 49 seconds remaining until halftime.

The Admirals then went on to outscore Halls 17-5 in the quarter and open a 28-17 advantage by the break.

"That second quarter was big for us," Swartzentruber said. "We made some steals and we hit some layups.

"These kids are playing hard. They're working hard and they're getting better. That's all I can ask for."

The Admirals got their scoring from every position on the floor. Farragut had just one player post double figures in the scoring column. Owen Kovacs scored 10 points (all in the first half) to provide the biggest spark for Farragut's offense.

But Kovacs received plenty of help from a balanced supporting cast. Ashton King buried three 3-pointers and finished with nine points. Loch Hardin added eight. Jaden Gibbs finished with seven while Alton and Will Thorley scored four points each.

Halls Middle's Graham Elkins had 13 points to lead all scorers.



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The Doctor is in

a weekly column by
Dr. Jim Ferguson

Life Lessons

Christmas came early for me this year, though I'm not sure why. Some years I wait and wait and wonder if I'll ever get the Christmas spirit. But, it eventually comes, though sometimes prompted by the Christmas movies Becky and I love and watch each year.

I've mentioned that I used to worry each week about where my Focus essay would come from or fret about whether a story idea would arrive before my publisher's deadline arrives. Perhaps the "coming" of the Advent season, the arrival my Christmas spirit and waiting for a story to happen are all somewhat related. Perhaps they are all dependent upon living in the present moment.

You've heard it said that "Yesterday is history, tomorrow is a mystery, today is a gift of God, which is why we call it the present." I'll

admit that I do fret about the future as I think about our country and my children/grandchildren. However, all I can do is my best in word and deed, and let it go. I have also learned to forgive myself because I accept the premise that my Master has already forgiven me. So I am left with a focus on the present moment which to me seems the most important.

I love the Holiday Season, but I often hear people complain that the Season is stressful for them. Perhaps the stress is in part due to their expectations of themselves or the expectations of others. After all the perfect Christmas gift or gathering is elusive at best. Focusing on the "reason for the season" and being together with family and friends are by far the most important perspectives.

The Holidays can be a

lonely time for some who feel isolated, and to me this seems like a bigger issue than our seasonal stresses. Recently, a friend told me about a young father who committed suicide. He was depressed by his wife's tragic death from breast cancer and apparently felt so hopeless he couldn't continue. Everyone has felt emotionally down at times, but few of us have felt pain that would cause us to choose death over life. Even more tragic is the realization that this poor man left two children less than five years old.

Clinical depression is different than life's occasional sadness or even Elvis' Blue Christmas. If someone experiences paralyzing sadness which is present daily for weeks at a time then we should consider serious depression as a possibility, and we must not overlook the problem in our family and friends. The World Health organization estimates that the lifetime risk of clinical depression is about 12% and suicide may occur in 15% of those so affected. The teaching point is to keep your eyes open and trust your instincts; you may save someone's life. Don't look the other way when someone "looks" depressed. The admonition is to reach out in love to those around us, especially this time of

the year. So don't be shy about asking someone if they're "OK" or suggesting that they see their doctor.

Seasonal Affective Disorder (SAD) is a form of depression associated with the waning daylight hours this time of the year. In the northern hemisphere the day with the fewest hours of sunlight is December's winter solstice. In ancient cultures (and in religions focused on sun worship) celebrations were held on the day when daylight hours would thereafter increase. In a sense these pagan festivals were celebrating the "return" of the life-giving sun. I'll never forget a Star Trek episode and double entendre (word of the week) when the communication's officer Uhura corrected Mr. Spock's confusion over "sun worship" in a primitive culture. She informed the logical and credulous Spock that they were worshipping the Son, not the sun.

The diagnosis of SAD - a mnemonic, rather than a play on words - is beyond this essay. However, it is interesting that part of the treatment for this type of depression includes aggressive light therapy to simulate the sun's action on the pineal gland and melatonin production.

I admit that after the Holidays I'm ready to fast

forward to spring. Maybe we all look for a return of the sun by the time February rolls around. About all I can say about February is thank goodness it's so short!

Ordinarily, light is necessary for us to see - at least with our eyes. However, I just as often "see" new vistas when I hear something and it triggers a memory in my mind analogous to opening the door of a storage warehouse. I received a great education and the foundations for a lifetime of learning. Though I continue to add to the storehouse of my mind, I often draw upon those reserves and connect them in seemingly endless ways.

We hear a lot these days about education, children's scores on standardized tests and even postponing law school exams if students feel distressed about the Grand Jury ruling in Ferguson, Missouri. I'm a big believer in a liberal (broad based) education, especially if it lays the groundwork for critical thinking. Too much "education" these days has become indoctrination and an emphasis on test scores. And worst of all is the disingenuous pandering to students to ensure they continue to pay often exorbitant tuition. All the while never affording

students the lessons of life which prepares them for struggles outside the cloistered walls of academia.

My high school education and the University of Tennessee in Knoxville and Memphis prepared me well for a life time of learning and the school of hard knocks. These days we hear that some are so disadvantaged in their home environments they can never recover and are doomed to become wards of the state. Actually, I think that is disguised bigotry and must be discarded. We must resist those who secretly wish to enslave us. Fomenting descent through class warfare and race bating is despicable. We understand the pitiable race industry of Al Sharpton and Jesse Jackson; we deserve better from our elected officials.

Though I am a Christian, I believe Gandhi had it right when he advised teaching a man how to fish so he could feed himself for a lifetime, instead of throwing him a daily fish, and ensuring his vote. Our desire to help others must not enslave them. My Dad called it tough love and it was a good life lesson.

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

Smoke-Free Knoxville recruiting new members

Plan to have new members in place for January retreat

Smoke-Free Knoxville, a local community coalition dedicated to preventing and reducing tobacco use, is looking for new members. The new participants will help in the coalition's work with the Knoxville-Knox County Community Health Council (CHC) and Knox County Health Department (KCHD) to design and implement prevention programs.

"This is an exciting time as we work with Smoke-Free Knoxville and the health council to plan innovative programs, especially

since we have new funding from the Tennessee Department of Health through the tobacco settlement agreement," said KCHD Public Health Educator Kathryn Burklund. "Joining the coalition is an excellent opportunity for community members to have a voice in how our tobacco prevention programs are designed and executed."

The group will focus on three primary areas: eliminating smoking during pregnancy, reducing infant and child exposure to secondhand smoke, and preventing child and adolescent tobacco use. Smoke-Free Knoxville's annual retreat is scheduled for Wednesday, Jan. 14 from 10 a.m. to 2 p.m. at the

Sunsphere. Coalition meetings are the second Wednesday of each month at 12 p.m. at KCHD's main location, 140 Dameron Ave. Those interested in joining the coalition should contact Kathryn Burklund at 865-215-5174 or Kathryn.burklund@knoxcounty.org.

Tobacco use remains the single largest preventable cause of disease and premature death in the U.S., yet about 43.8 million Americans smoke cigarettes - nearly 1 in every 5 adults. According to the Knox County Behavioral Risk Factor Survey, in 2011 more than 17 percent of Knox County adults reported they smoked cigarettes. In addition,

approximately 18 percent of Knox County high school students reported they smoked cigarettes, according to the 2013 Youth Risk Behavior Survey.

Created in 1994, Smoke-Free Knoxville's mission is to reduce death, disease, disability and financial impact related to the use of tobacco. The coalition is comprised of community members and representatives from more than 25 area agencies and hospitals. KCHD dedicates a full-time employee to tobacco use prevention. Recognizing the importance of community partnerships in improving public health, one of this employee's duties is to serve as the facilitator for Smoke-Free Knoxville.

ANNOUNCEMENTS

Beaver Ridge United Methodist Church

Beaver Ridge United Methodist Church has Christmas Trees For Sale!! Boy Scout Troop 50 is selling Christmas Trees out in front of the church, come by and pick out yours today and help the Scouts!

Many people find it hard to celebrate Christmas because of a recent death, sickness, or other painful loss. Beaver Ridge UMC is offering a Service of Remembrance And Hope service on December 17 at 6:00 p.m. in the Chapel to offer holy space to grieve and receive God's hope at Christmas. You are always welcome. For more information, please call the church office: 690-1060, stop by and see us at 7753 Oak Ridge Hwy. Knoxville, 37931.

Eusebia Presbyterian Church

Choirs, soloists, and members

Continue on page 3

Blue Harbor Senior Living



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Communion Service
December 24th at 5pm



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Baptist Church
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welcome.



New Beverly Baptist Church Presents
Our 2014 Christmas Play:

"Where's The Line?"

Service, Treats & Santa!

When: Sunday, December 21 at 6 p.m.

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

Info: 865-546-0001 or www.NewBeverly.org

Directions: I-640 to Exit 8. Go north on Washington Pike to
Greenway Drive light (Target). Turn left. Church is 1/4 mile on the right.

No admission charge -

Just come, worship and celebrate our Savior's Birth!

Faith

Making a difference

Most people want their life to count for something. Very few people are content with little a status quo life. I believe God wants to use each of us to make a difference. What does God want you to do? The answer to this question should be what helps us get out of bed each morning. It should be that which drives us. We want to be difference makers, not time wasters. But many people think it is too late to make a difference. One of Satan's big lies is "it is too late." The longer you believe it, the truer it feels. Thankfully, it is not too late to ask for help, to be forgiven, to start over, or to make a difference. But while we might feel forgiven, many think it is too late to make a difference.

An example of someone in the Bible who could have thought it was too late for God to use him was Saul, whose name later was changed to Paul. Paul wrote much of the New Testament. But when we are first introduced to Saul, he was condoning the stoning of an innocent Christian by



By Mark Brackney,
Minister of the
Arlington Church
of Christ

the name of Stephen (Acts 7:57-60). Later we find Saul destroying homes (Acts 8:3). In fact, Paul hunted Christians (Acts 9:1-2). It sounds pretty hopeless for Saul. How could God save someone like this? It must be too late for Saul to make a difference for God.

But on a road to the city of Damascus, Saul got a wakeup call and a fresh start. Saul became Paul and would become one of the greatest missionaries of all time. So here is the take away: if God could use Paul, he can use you.

As we wind down 2014 and prepare for 2015, this is a good time to evaluate where we have been, where we are now, and where we want to go in the future. To make a difference demands change on our part. Repentance (change) is necessary and true repentance is shown by the fruit or works in our lives.

Don't use the excuses of the world in thinking it is too late for you. One of the biggest excuses is thinking you missed your chance.

While it might be too late for you to become an NFL all-star, this doesn't mean you are confined to becoming a spectator the rest of your life. So many people have simply become spectators. The marriage grows cold. We had the opportunity to get help but that passed by. You missed the chance to connect emotionally with your child. It is too late now. At work you got caught up in your own life and failed to listen to the stories of the people around you and how you might encourage them. It is now too late, too much water under the bridge.

Remember when Lazarus got sick and died? By the time Jesus showed up after getting word that Lazarus was sick, he had been buried for four days. Jesus says, "Open the tomb." That must have seemed ridiculous. It was too late for a healing. But Jesus had something else in mind. Jesus called Lazarus from the grave. When Jesus comes on the scene, He is a difference maker. Let God do something amazing in your life. It's not too late!

Immanuel Baptist Church

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Knoxville, TN 37920



Immanuel Baptist is a Southern Baptist Church. We are a traditional church with a touch of today.

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Sunday School 9:30 AM Pastor: George Hollander
Sunday Night Bible Study 6:00 PM

Come worship with us

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3320 New Beverly Church Rd.
Knoxville, TN 37918
Rev. Eddie Sawyer, Pastor
www.newbeverly.org
856-546-0001

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11:00 a.m.
Sunday Evening Worship
6:00 p.m.
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7:00 p.m.
Wednesday Evening Youth
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ANNOUNCEMENTS

Cont. from page 1

of historic (founded 1786) Eusebia Presbyterian Church will join in a traditional "Service of Lessons and Carols" Sunday, Dec. 21, at 10:45 a.m. The ceremony of biblical readings and Advent hymns

was begun 134 years ago in England and since has spread worldwide. Christmas Eve "Candle and Carol Eucharist," with Holy Communion open to the baptized of all Christian traditions, is at 6:30 p.m. Music starts at 5:45.

The meditation by Dr. Dwyn Mounger, interim pastor, will be in rhymed verse. Begun by Ulster-Scots pioneers ten years before Tennessee statehood, the church and even older graveyard are located on U.S. 411, between Maryville and Seymour, corner of Burnett Station Rd.

For further information, call 982-6332, or visit www.eusebiachurch.com.

First Lutheran Church

Holiday worship services at First Lutheran Church, 1207 N. Broadway, Knoxville, will be held between December 24 and December 31. Wednesday, December 24 - Christmas Eve - Candlelight Service 7:00 p.m. Thursday, December 25 - Christmas Day - 10:30 a.m. Sunday, December 28 - Worship Service - 10:30 a.m. Wednesday, December 31 - New Years Eve - 7:00 p.m. Communion will be served at all services and the public is invited to attend.

Fountain City Lions Club Christmas Bicycle Drive

The Fountain City Lions Club, in partnership with The Mission of Hope, is accepting donations to buy children in Appalachia

bicycles for Christmas in memory of Michael Williams. A donation of \$50 will buy a bicycle; \$20 will buy a helmet. Please call Gib Galyon at (865) 414-4630 for more information. Checks may be sent to PO BOX 5276, Knoxville TN 37928.

St. James Episcopal Church

St. James Episcopal Church, located at 1101 N. Broadway in Knoxville, invites the community to Christmas programs. Christmas Eve: Family Service and Nativity Pageant 4:00 p.m.; Choral Prelude 10:30 p.m.; Holy Eucharist 11:00 p.m. Christmas Day: Holy Eucharist 10:00 a.m. For more information visit www.stjamesknox.org or call (865)523-5687.

Seymour United Methodist Church

Dec. 17 at 6 p.m., Caroling outing
Dec. 21 at both Sunday worship services, a Christmas Cantata - "Tapestry of Christmas" - a Celtic Christmas Celebration; Dec. 22, at 6:30 p.m., rehearsal for the Christmas Eve Choir and all are welcomed; and Dec. 24, the two Christmas Eve Holy Communion services at 7 and 11 p.m. Visit www.seymourumc.org.



Easy Beef Stew

- 1 1/2 pounds beef stew meat
- 1/2 teaspoon seasoned salt
- 1/4 teaspoon pepper
- 1 jar (18 ounces) brown gravy
- 1 can (14 1/2 ounces) diced tomatoes, undrained
- 3 medium Yukon gold potatoes, cut into 2-inch pieces
- 1 medium onion, cut into eighths
- 1 bag (8 ounces) baby-cut carrots (about 30)
- 1 package (8 ounces) whole mushrooms

Spray 12-inch nonstick skillet with cooking spray; heat over medium-high heat. Sprinkle beef with seasoned salt and pepper. Cook beef in skillet about 5 minutes, stirring frequently, until brown; drain.

Mix gravy and tomatoes in 3 1/2- to 6-quart slow cooker. Stir in beef and remaining ingredients.

Cover and cook on low heat setting 8 to 9 hours or until vegetables and beef are tender.

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65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Freda G. White
DOCKET NUMBER 75679-3

Notice is hereby given that on the **26th day of November, 2014**, letters testamentary in respect of the **Estate of Freda G. White** who died Sept 3, 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 **26 day of November, 2014**

Estate of Freda G. White

Personal Representative(s):

Cynthia Jacobs; Executrix, 313 Acco Rd, Knoxville, TN 37924

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Dorothy S McSpadden
DOCKET NUMBER 75717-2

Notice is hereby given that on the **8th day of December, 2014**, letters testamentary in respect of the **Estate of Dorothy S McSpadden** who died Nov 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 **8 day of December, 2014**

Estate of Dorothy S McSpadden

Personal Representative(s):

Katherine A. Loftin; Executrix, 1240 Harrington Drive, Knoxville, TN 37922

Robin M McNabb; Attorney At Law, 625 S. Gay Street, Suite 160, Knoxville, TN 37902

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Ann Louise Ingles
DOCKET NUMBER 75619-3

Notice is hereby given that on the **8th day of December, 2014**, letters testamentary in respect of the **Estate of Ann Louise Ingles** who died Oct 16, 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 **8 day of December, 2014**

Estate of Ann Louise Ingles

Personal Representative(s):

William Robert Dunagan; Executor, 13112 Lovelace Rd, Knoxville, TN 37932

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Judy Grace Witt
DOCKET NUMBER 75550-3

Notice is hereby given that on the **1st day of December, 2014**, letters testamentary in respect of the **Estate of Judy Grace Witt** who died Sept 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 **1 day of December, 2014**

Estate of Judy Grace Witt

Personal Representative(s):

Joseph Witt; Executor, 8729 Finchwood Ln, Knoxville, TN 37924

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
James Allen Martin
DOCKET NUMBER 75722-1

Notice is hereby given that on the **9th day of December, 2014**, letters testamentary in respect of the **Estate of James Allen Martin** who died Oct 3, 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 **9 day of December, 2014**

Estate of James Allen Martin

Personal Representative(s):

Cecilia S. Martin; Executrix, 3505 Charter Oak Way, Knoxville, TN 37922

Anne M. McKinney; Attorney At Law, 1019 Orchid Avenue, Knoxville, TN 37912

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Ruth C Haynes
DOCKET NUMBER 75704-1

Notice is hereby given that on the **4th day of December, 2014**, letters testamentary in respect of the **Estate of Ruth C Haynes** who died Aug 30, 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 December, 2014**

Estate of Ruth C Haynes

Personal Representative(s):

Cheryl Hayner Parrott; Executrix, 4410 Cabbage Drive, Knoxville, TN 37938

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Charles Howard Sharp
DOCKET NUMBER 75709-3

Notice is hereby given that on the **5th day of December, 2014**, letters testamentary in respect of the **Estate of Charles Howard Sharp** 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 **5 day of December, 2014**

Estate of Charles Howard Sharp

Personal Representative(s):

Rodger D. Sharp; Executor, 4325 Raj Road, Knoxville, TN 37921

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Robert Jones Eldridge
DOCKET NUMBER 75721-3

Notice is hereby given that on the **9th day of December, 2014**, letters testamentary in respect of the **Estate of Robert Jones Eldridge** who died Jul 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 **9 day of December, 2014**

Estate of Robert Jones Eldridge

Personal Representative(s):

James H. Eldridge, Jr.; Executor, 9412 Coxboro Drive, Brentwood, TN 37027

Anne M. McKinney; Attorney At Law, 1019 Orchid Avenue, Knoxville, TN 37912

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Tom B. Wells
DOCKET NUMBER 75680-1

Notice is hereby given that on the **26th day of November, 2014**, letters testamentary in respect of the **Estate of Tom B. Wells** who died May 28, 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 **26 day of November, 2014**

Estate of Tom B. Wells

Personal Representative(s):

Janice Leigh Logan-Wells; Executrix, 7914 Gleason Drive #1020, Knoxville, TN 37919

PUBLISH: 12/15 & 12/22/14

Classified

Legal Notices

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75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Abbigail Meyer executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc., Lender and Larry A. Weissman, Trustee(s), which was dated June 20, 2008 and recorded on June 24, 2008 in Instrument No. 200806240096501, 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 **January 22, 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 the Second (2nd) Civil District of Knox County, Tennessee, and within the 16th Ward of the City Knoxville, Tennessee, and being known and designated as all of Lot 19, Edgewood Heights Addition to the City of Knoxville, Tennessee, as the same appears of record in Cabinet A. Slide 134-A in the Knox County, Register's Office, to which specific reference is hereby made for more particular description.

Being the same property conveyed to Abbigail Meyer, unmarried from Michael Cloninger and Brittany Cloninger by Deed dated June 20, 2008 and of record in Instrument No. 200806240096500 in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 069MF035

Address/Description: **2704 Copeland Street, Knoxville, TN 37917.**

Current Owner(s): Abbigail Meyer.

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.: 14-26136
Insertion Dates: 12-08, 12-15, 12-22-14

75 FORECLOSURES

SUCCESSOR TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed March 31, 2009, by Thomasena Drew, to Thomas R. Underwood, as Trustee, as same appears of record in the office of the Knox County Register of Deed's Office, and filed as Instrument No. 200904020062808,, and the undersigned having been appointed Successor Trustee by Instrument No. 201411130026894, in the said Register's Office, and the owner of the debt secured, Knoxville Teachers Federal Credit Union, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is give notice that the undersigned will, on **January 5, 2014 at 9:00 a.m.**, at the City County Building, 400 Main Street, Knoxville, TN 37902, Knox County, Tennessee to proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

SITUATED IN District No. Eight (8) of Jefferson County, Tennessee, being Lot No. 13, Block F, Unit 1, River Shores Estates Subdivision, as shown by map of record in Map Book 44-S, page 50, in the Knox County Register of Deeds Office, to which map specific reference is hereby made for a more particular description of said lot.

BEING the same property conveyed to Thomasena Drew McKenney, by Quit Claim Deed from Juan Charles McKinney, dated February 18, 1987 filed for record in Warranty Book 1917 page 611 in the Knox County Register of Deeds Office.

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

The proceeds of the sale will be applied in accordance with the terms and provisions of the above-named Deed of Trust. Said sale is being made upon the request of Knoxville Teachers Federal Credit Union, the owner and holder of the indebtedness secured by said Deed of Trust, due to the failure of the makers to comply with all provisions of the Deed of Trust.

Other parties interested as defined by Tennessee statutes and to whom the Successor Trustee has given notice of the sale include the following: Thomasena Drew, United States of America, University of Tennessee Medical Center, Knox County.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; and 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 Successor Trustee. Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Substitute Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

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 Successor Trustee. The Property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular purpose.

Jedidiah C. McKeenan

The Hurley Law Firm, P.C.

Successor Trustee

205 Mohican St.

Knoxville, TN 37919

865 523-1414

Insertion Dates: 12-15, 12-22, 12-29-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Tamatha S. Duncan and Jessie J. Duncan executed a Deed of Trust to National City Mortgage a division of National City Bank, Lender and John O. Rhea, Trustee(s), which was dated June 25, 2007 and recorded on July 6, 2007 in Instrument No. 200707060001699, 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, PNC Bank, National Association, (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 6, 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 Number Nine (9) of Knox County, Tennessee, and without the corporate limits of the City of Knoxville Tennessee, and being known as all of Lot Number 1, the Property of Lee Fitch as the same appears of record in Map Cabinet D, Slide 196C (formerly Map Book 40S, Page 53) in the Register's Office for Knox County, Tennessee, to which specific reference is hereby made for a more particular description.

Beginning at the point of intersection of the Southwestern line of Ginn Drive and the Southwestern line of a 50 foot right of way, and said point being located 454 feet Southwest of the point of intersection of the Southeastern line of Ginn Drive and the Southwestern line of Belt Road; thence from said beginning point along the southwestern line of said 50 foot right of way, South 31 deg. 02 min. East, 218 feet to an iron pin; thence South 60 deg. 05min. West, 100 feet to an iron pin in the Southeastern line of Ginn Drive; thence with the Southeastern line of Ginn Drive, North 60 deg. 05 min. East, 100 feet to the point of beginning.

This conveyance is made subject to Restrictions of record in Deed Book 984, Page 483 and Deed Book 1295, Page 947 in the Register's Office for Knox County, Tennessee.

Being the same property conveyed to Jessie J. Duncan and wife, Tamatha S. Duncan by Quit Claim Deed dated October 14, 2003 and of record in Instrument Book #200310220046024 in the Register's Office for Knox County, Tennessee.

No new boundary survey was done at time of conveyance.

Parcel ID Number: 135BB006

Address/Description: **2900 Ginn Road, Knoxville, TN 37920.**

Current Owner(s): Jessie J. Duncan and Tamatha S. Duncan.

Other Interested Party(ies): Precision Recovery Analytics, Inc. as assignee of GE Money Bank/Sam's Club and Conservation Services Group.

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.: 14-26481

Insertion Dates: 12-15, 12-22, 12-29-14

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75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Barbara Gail Easler executed a Deed of Trust to Mortgage Investors Group, Inc., Lender and Charles E. Tonkin, II, Trustee(s), which was dated August 30, 1991 and recorded on September 3, 1991 in Book 2579, Page 8, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, U.S. BANK NATIONAL ASSOCIATION, (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 6, 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 No. NINE (9) of Knox County Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 31, O'DELL SUBDIVISION, as shown by map of the same of record in Map Book 15, page 79 in the Register's Office for Knox County, Tennessee, to which map specific reference is made for a more particular description, and according to the survey of Larry A. Doss, dated August 16, 1991.

BEING the same property conveyed to Grantors by Warranty Deed dated August 30, 1991, and recorded in Deed Book 2050, page 11, Register's Office for Knox County, Tennessee.

Parcel ID Number: 122NB020

Address/Description: **5124 Odell Drive, Knoxville, TN 37920.**

Current Owner(s): Barbara Gail Easler.

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.: 14-23602
Insertion Dates: 12-15, 12-22, 12-29-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated MARCH 25, 2005, executed by FRANK PIERCE, A/K/A FRANK RAYMOND PIERCE, A/K/A RAYMOND FRANK PIERCE, AND CARMEN PIERCE, HUSBAND AND WIFE, to FMLS, INC., Trustee, of record in INSTRUMENT NO. 200504210083806, AS MODIFIED TO INCREASE THE INDEBTEDNESS TO \$100,000.00, OF RECORD IN INSTRUMENT NO. 200709190024520, for the benefit of AMSOUTH BANK, 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, the entire indebtedness having been declared due and payable by REGIONS BANK AS SUCCESSOR BY MERGER TO AMSOUTH BANK, 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, JANUARY 7, 2015 AT 11:00 A.M.** (LOCAL TIME), 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:

A CERTAIN TRACT OR PARCEL OF LAND SITUATE IN KNOX COUNTY, STATE OF TENNESSEE, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

SITUATE IN DISTRICT NUMBER SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AS LOT 32, OF THE THOMPSONS PLACE SUBDIVISION AS THE SAME APPEARS OF RECORD IN MAP CABINET O, SLIDE 308C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

SUBJECT TO FIRST DEED OF TRUST OF RECORD IN INSTRUMENT NO. 200310080041532, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO RAYMOND FRANK PIERCE, BY WARRANTY DEED DATED APRIL 8, 1999 OF RECORD IN WARRANTY BOOK 2322, PAGE 348, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

SEE ALSO CORRECTION WARRANTY DEED, WHICH CORRECTS THE LEGAL DESCRIPTION, OF RECORD IN INSTRUMENT NO. 200009140018679, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **1011 JANES MEADOW RD, KNOXVILLE, TENNESSEE 37932.**

PARCEL ID: 118FD032

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: BANK OF AMERICA, N.A.; CARMEN PIERCE

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

This day, December 4, 2014. This is improved property known as 1011 JANES MEADOW RD, KNOXVILLE, TENNESSEE 37932

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:12/08/14, 12/15/14 and 12/22/14

75 FORECLOSURES

SUCCESSOR TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed May 14, 2010 by Jeffrey Gencay and wife, Ruth P Gencay to Thomas R. Underwood, as Trustees, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 201005250073379, and the undersigned having been appointed Successor Trustee by instrument recorded in Register's Instrument No. 201410300024278, in the said Register's Office, and the owner of the debt secured, Knoxville Teachers Federal Credit Union, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is give notice that the undersigned will, on **Jan 5, 2014 at 9:00 a.m.**, at the City County Building, 400 Main Street, Knoxville, TN 37902, 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 Number Six (6) of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, being known and designated as all of Lot Number Twelve (12), Block "C" of the Heather Heights Subdivision, as the same appears of record in Plat Cabinet D, Slide 143-A (formerly Map Book 37-S, page 31) in the Knox County Register of Deeds Office, to which plat specific reference is hereby made for a more particular description of said lot.

BEING the same property conveyed to Jeffrey Gencay and wife, Ruth Gencay, by Warranty Deed from Amanda Nies Chesney and Kevin M. Nies, sole and only heirs of at law of Thomas D. Nies, one and the same as Thomas Dale Nies, deceased, dated May 14, 2010, filed for record as Instrument No. 201005250073378 in the Knox County Register of Deeds Office.

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

The proceeds of the sale will be applied in accordance with the terms and provisions of the above-named Deed of Trust. Said sale is being made upon the request of Knoxville Teachers Federal Credit Union, the owner and holder of the indebtedness secured by said Deed of Trust, due to the failure of the makers to comply with all provisions of the Deed of Trust.

Other parties interested as defined by Tennessee statutes and to whom the Successor Trustee has given notice of the sale include the following: Jeffrey F. Gencay, Ruth M. Gencay, Anesthesia Medical Alliance of E. TN, Knox County, Knoxville City.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; and 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 Successor Trustee. Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Substitute Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

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 Successor Trustee. The Property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular purpose.

Jedidiah C. McKeehan

The Hurley Law Firm, P.C.

Successor Trustee

205 Mohican St.

Knoxville, TN 37919

865 523-1414

Insertion Dates: 12-15, 12-22, 12-29-14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

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 November 27, 1998, executed by JOHN C. BEELER AND LINDA C. BEELER, conveying certain real property therein described to GREGORY C. D'ARCO AND JOHN J. CANTO, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded December 16, 1998, in Deed Book 3513, Page 1001; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Bank of America, N.A., S/B/M to BA Mortgage 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 **January 8, 2015 at 10:00 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, WITHIN THE 32ND WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 21, MARTIN SUBDIVISION, AS SHOWN BY MAP OF THE SAME OF RECORD IN MAP BOOK 21, PAGE 134, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, AND BEING MORE FULLY BOUNDED AND DESCRIBED ACCORDING TO THE SURVEY OF HOWARD T. DAWSON, SURVEYOR, DATED OCTOBER 28, 1991 AND BEARING DRAWING NO. 90-874, AS FOLLOWS, TO WIT: BEGINNING AT AN IRON PIN IN THE NORTHWEST RIGHT-OF-WAY OF SPARROW DRIVE, COMMON CORNER TO LOT 20, SAID IRON PIN BEING LOCATED IN A NORTHEASTERLY DIRECTION 104.0 FEET, MORE OR LESS, FROM THE POINT OF INTERSECTION OF THE NORTHWEST RIGHT-OF-WAY OF SPARROW DRIVE AND THE NORTHEAST RIGHT-OF-WAY OF AULT ROAD; THENCE FROM SAID POINT OF BEGINNING AND RUNNING WITH THE NORTHWEST RIGHT-OF-WAY OF SPARROW DRIVE, SOUTH 60 DEGREES 34 MINUTES WEST, 63.89 FEET TO AN IRON PIN; THENCE ALONG A CURVE TO THE RIGHT HAVING A CHORD CALL OF NORTH 80 DEGREES 41 MINUTES 51 SECONDS WEST, A CHORD DISTANCE OF 62.57 FEET TO AN IRON PIN IN THE NORTHEAST RIGHT-OF-WAY OF AULT ROAD; THENCE WITH SAID RIGHT-OF-WAY, NORTH 41 DEGREES 57 MINUTES 43 SECONDS WEST, 137.11 FEET TO AN IRON PIN, CORNER TO PROPERTY OF GOSPEL HALL NORTH EAST, INC.; THENCE WITH THE LINE OF GOSPEL HALLS, NORTH 58 DEGREES 57 MINUTES EAST, 142.50 FEET TO AN IRON PIN, CORNER TO LOT 20; THENCE WITH THE LINE OF LOT 20, SOUTH 29 DEGREES 26 MINUTES EAST, 177.02 FEET TO AN IRON PIN, THE POINT OF BEGINNING. Parcel ID: 070DE-027 PROPERTY ADDRESS: The street address of the property is believed to be **4301 SPARROW DRIVE, KNOXVILLE, TN 37914**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): THE ESTATE AND/OR HEIRS-AT-LAW OF JOHN C. BEELER OTHER INTERESTED PARTIES: CAPITAL ONE BANK, HUDSON & KEYSE, LLC ASSIGNEE OF FIRST NATIONAL BANK, UNIFUND CCR PARTNERS, WORLDWIDE ASSET PURCHASING II, LLC The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #75914
Insertion Dates: 12-08, 12-15, 12-22-14



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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 MARCH 27, 2006, executed by JUAN ANTONIO AYALA AND BLANCA IMELDA AYALA, HUSBAND AND WIFE, to CROSSLAND TITLE, Trustee, of record in BOOK 1419, PAGE 2011, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR EQUIFIRST CORPORATION, in the Register's Office for ANDERSON 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 ANDERSON County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-ABC1; the entire indebtedness having been declared due and payable by THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-ABC1, 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 13, 2015 AT 2:00 P.M.** (LOCAL TIME), AT THE FRONT DOOR OF THE ANDERSON COUNTY COURTHOUSE, IN CLINTON, ANDERSON 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 ANDERSON County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF ANDERSON, TENNESSEE:

SITUATED IN THE SECOND (2ND) CIVIL DISTRICT OF ANDERSON COUNTY, TENNESSEE, WITHIN THE CORPORATE LIMITS OF OAK RIDGE, TENNESSEE, BEING KNOWN AND DESIGNATED AS LOT 12, BLOCK 14BW, ON THE PLAT OF THE ENTIRE CITY OF OAK RIDGE, AS SHOWN BY MAP OF SAME OF RECORD IN MAP BOOK 2, PAGE 51, CABINET 3, ENVELOPE 59-C, ANDERSON COUNTY REGISTER'S OFFICE, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, AND AS SHOWN BY SURVEY OF HOWARD T. DAWSON DATED 8-27-1994, NO. 94-1190.

BEING THE SAME PROPERTY CONVEYED TO JUAN ANTONIO AYALA AND WIFE, BLANCA IMELDA AYALA, BY WARRANTY DEED DATED MARCH 27, 2006 OF RECORD IN BOOK 1419 PAGE 2009, IN THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **365 JEFFERSON AVE, OAK RIDGE, TENNESSEE 37830**.

MAP 099I GRP F PARCEL 014.00

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: BLANCA IMELDA AYALA

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

This day, November 25, 2014. This is improved property known as 365 JEFFERSON AVE, OAK RIDGE, TENNESSEE 37830.

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Classified

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Legal Notices

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms, conditions and payment of the debts and obligations secured by a certain Deed of Trust dated 23 March 2007, executed by JASON B. LEFFEW and DONNA L. LEFFEW, to Kyle M. Walters as Trustee for Beneficial Tennessee, Inc., of record in the Office of the Register of Knox County, Tennessee, as Instrument No. 200703290079105; and, Richard J. Myers having been appointed as Substitute Trustee in an instrument of record in said Register's Office as Instrument No. 201410220022554, and the owner of the debt and obligations secured by said Deed of Trust, Beneficial Tennessee, Inc., having required the undersigned to advertise and sell the property described therein conveyed, the entire indebtedness having been declared due and payable as provided in said Deed of Trust, the undersigned, RICHARD J. MYERS, will by virtue of the power and authority vested in him as Substitute Trustee, on **TUESDAY, 6 JANUARY 2015, commencing at TEN O'CLOCK A.M.**, at the front door of the City County Building of Knoxville, Tennessee, Main Avenue entrance nearest to the Main assembly room, sell at public outcry to the highest and best bidder for cash, the following described property in Knox County, Tennessee, to wit:

A CERTAIN TRACT OR PARCEL OF LAND IN KNOX COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT;

SITUATED IN DISTRICT NO. FIVE (5) OF KNOX COUNTY, TENNESSEE WITHIN THE 44TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 50 AND PART OF LOT 49, BLOCK D, HIDDEN HILLS SUBDIVISION, UNIT 7 AS SHOWN BY MAP OF THE SAME RECORD IN PLAT CABINET E, SLIDE 100-A (FORMERLY MAP BOOK 57-S, PAGE 31, REGISTERS OFFICE KNOX COUNTY, TENNESSEE) TO WHICH PLAT REFERENCE IS HERE MADE FOR A FURTHER DESCRIPTION AS SHOWN BY SURVEY OF HINDS & PATTERSON SURVEYING CO. DATED APRIL 8, 1997 BEARING JOB NO. 970425.

BEING THE SAME PROPERTY CONVEYED FROM GARY MOSS, UNMARRIED TO JASON B. LEFFEW, MARRIED BY DEED RECORDED 4/17/97, IN BOOK 2246, AT PAGE 668, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE. TAX MAP OR PARCEL ID NO.: 92GG/29

Property address: **6505 Rock Bridge Lane, Knoxville, TN 37921**

Interested Parties: Dream House Mortgage Corporation

At the time of this publication, a search of the public records reveals no lien filed by the United States or the State of Tennessee which affects the above described property. The sale of the property described in said Deed of Trust shall be subject to any and all instrument of record, prior liens, encumbrances, deeds of trust, easements, restrictions, building lines, unpaid taxes, assessments, penalties and interest, if any. All right and equity of redemption, homestead, dower and all other exceptions are expressly waived in said Deed of Trust, and the title is believed to be good, but the Substitute Trustee will convey and sell only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day or time certain without further publication, upon announcement at the time for the above.

Richard J. Myers, Substitute Trustee
Date: 5 December 2014
APPERSON CRUMP PLC
6070 Poplar Avenue, Sixth Floor
Memphis, TN 38119-3954
(901) 756-6300
Insertion Dates: 12-15, 12-22, 12-29-14

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 September 26, 2005, executed by SUSAN DAVIS AND WILLIE JOE DAVIS, conveying certain real property therein described to MERIDIAN TITLE & ESCROW LLC, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 10, 2005, at Instrument Number 200510100032501; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-BC1 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 **January 8, 2015 at 10:00 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 34TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT NO. SEVEN (7), BLOCK "A" IN LUTTRELL, BLACK & WEST ADDITION, AS THE SAME APPEARS OF RECORD IN MAP BOOK 9, PAGE 118 (MAP CABINET A, SLIDE 311-C), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. SAID LOT IS MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING ON AN IRON PIN IN THE SOUTHWESTERN RIGHT OF WAY LINE OF LUTTRELL AVENUE; SAID IRON PIN MARKING A COMMON CORNER OF LOTS 7 AND 8, AND BEING LOCATED 160.0 FEET IN A NORTHWESTERLY DIRECTION FROM THE POINT OF INTERSECTION OF SAID LINE OF LUTTRELL AVENUE WITH THE CENTER LINE OF FORESTAL DRIVE. THENCE FROM THE POINT OF BEGINNING, LEAVING SAID AVENUE AND WITH THE LINE OF LOT 8 AND LOT 9, AND A FENCE, SOUTH 49 DEGREES 50 MINUTES WEST, 139.10 FEET TO AN IRON PIN MARKING A COMMON CORNER OF LOTS 7 AND 9 AND PROPERTY OF Z. H. RODGERS (REFERENCE: DEED BOOK 540, PAGE 490). THENCE WITH THE LINE OF RODGERS AND A FENCE, NORTH 40 DEGREES 25 MINUTES WEST, 60.58 FEET TO AN IRON PIN MARKING A COMMON CORNER OF LOTS 6 AND 7. THENCE WITH THE LINE OF LOT 6, NORTH 47 DEGREES 15 MINUTES EAST, 139.12 FEET TO AN IRON PIN IN THE SOUTHWESTERN RIGHT OF WAY LINE OF LUTTRELL AVENUE. THENCE WITH SAID RIGHT OF WAY LINE, SOUTH 40 DEGREES 30 MINUTES EAST, 66.0 FEET TO THE POINT OF BEGINNING. SAID PROPERTY IS IMPROVED WITH A DWELLING HOUSE. REFERENCE IS HERE MADE TO PLAT OF SURVEY BY ROBERT H. WADDELL, RLS, DATED JULY 28, 1986, DRAWING NO. S-14, 970. THIS PROPERTY IS SUBJECT TO ALL APPLICABLE EASEMENTS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN THE KNOX COUNTY REGISTER OF DEEDS' OFFICE. ALSO CONVEYED ARE ALL RIGHTS IN AND TO ANY AND ALL APPLICABLE EASEMENTS AND PERMISSIVE USE AGREEMENTS OF RECORD AT THE REGISTER OF DEEDS OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 058LE012 PROPERTY ADDRESS: The street address of the property is believed to be **4815 SMITHWOOD RD, 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): SUSAN DAVIS AND WILLIE JOE DAVIS OTHER INTERESTED PARTIES: Fan Distributing, LLC as assignee of Direct Merchants Bank 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 #75692

Insertion Dates: 12-15, 12-22, 12-29-14

75 FORECLOSURES

SUCCESSOR TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trusts executed May 27, 2003 (two), June 3, 2005, April 30, 2007 and December 17, 2008 by L. Shane Hoffmeister and Carrie Hoffmeister, formerly, Carrie Schwalb, to Thomas R. Underwood, as Trustee, as same appears of record in the office of the Jefferson County Register of Deeds Office, Book 575, page 56; Book 575, page 60; Book 726, page 582; Book 870, page 640; and Book 968, page 397, and the undersigned having been appointed Successor Trustee by instrument recorded in Register's Instrument No. 14007141, Book 1243, page 570 in the said Register's Office, and the owner of the debt secured, Knoxville Teachers Federal Credit Union, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is give notice that the undersigned will, on **Jan 5, 2014 at 10:00 a.m.**, at the South door of the Jefferson County Courthouse Dandridge, 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. Six (6) of Jefferson County, Tennessee, being Lot No. 30, Unit 2, Ashley Oaks Subdivision, as shown by plat filed for record in Plat Cabinet D, Slide 181 in the Jefferson County Register of Deeds Office, to which plat specific reference is hereby made for a more particular description of said lot.

BEING the same property conveyed to L. Shane Hoffmeister and Carrie Schwalb, as tenants in common with right of survivorship, by Warranty Deed from Easter Properties, Inc., a Tennessee corporation, dated July 9, 2011, filed for record in Book 145, page 504 in the Jefferson County Register of Deeds Office.

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

The proceeds of the sale will be applied in accordance with the terms and provisions of the above-named Deed of Trust. Said sale is being made upon the request of Knoxville Teachers Federal Credit Union, the owner and holder of the indebtedness secured by said Deed of Trust, due to the failure of the makers to comply with all provisions of the Deed of Trust.

Other parties interested as defined by Tennessee statutes and to whom the Successor Trustee has given notice of the sale include the following: L. Shane Hoffmeister, Carrie Hoffmeister, formerly Carrie Schwalb, St. Mary's Jefferson City-SP, Jefferson County.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; and 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 Successor Trustee. Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Substitute Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

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 Successor Trustee. The Property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular purpose.

Jedidiah C. McKeehan
The Hurley Law Firm, P.C.
Successor Trustee
205 Mohican St.
Knoxville, TN 37919
865 523-1414
Insertion Dates: 12-15, 12-22, 12-29-14

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 September 19, 2003, executed by RAYMOND FRANK PIERCE AND CARMEN PIERCE, conveying certain real property therein described to CHARLE E. TONKIN, II, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 8, 2003, at Instrument Number 200310080041532; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **January 8, 2015 at 10:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NUMBER SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 32, OF THE THOMPSONS PLACE SUBDIVISION, AS THE SAME APPEARS OF RECORD IN MAP CABINET O, SLIDE 308C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THE ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD. NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF THIS CONVEYANCE. Parcel ID: 118FD-032 PROPERTY ADDRESS: The street address of the property is believed to be **1011 JANES MEADOW ROAD, KNOXVILLE, TN 37932**. 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): RAYMOND FRANK PIERCE AND CARMEN PIERCE OTHER INTERESTED PARTIES: AM-SOUTH BANK, REGIONS BANK The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #75956
Insertion Dates: 12-08, 12-15, 12-22-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated APRIL 11, 2003, executed by PATRICIA K. WOMACK (AKA PATRICIA KATHLEEN WOMACK), AN UNMARRIED WOMAN, to FMLS, INC., Trustee, of record in BOOK 1341, PAGE 408, for the benefit of AMSOUTH BANK, in the Register's Office for ANDERSON 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 ANDERSON County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to FIDELITY BANK; the entire indebtedness having been declared due and payable by FIDELITY BANK, 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 13, 2015 AT 2:00 P.M. (LOCAL TIME)**, AT THE FRONT DOOR OF THE ANDERSON COUNTY COURTHOUSE, IN CLINTON, ANDERSON 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 ANDERSON County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF ANDERSON, TENNESSEE:

SITUATED IN THE SECOND CIVIL DISTRICT OF ANDERSON COUNTY, TENNESSEE, AND DESIGNATED AS LOT 97, BLOCK E-20 CITY OF OAK RIDGE, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN CABINET 3, SLIDE 18-A, REGISTER'S OFFICE, ANDERSON COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT.

IF THERE IS A MOBILE HOME OR OTHER STRUCTURE LOCATED ON THE SUBJECT PROPERTY, GRANTOR/BORROWER GRANTS A SECURITY INTEREST IN SUCH MOBILE HOME OR OTHER STRUCTURE TO THE OWNER OF THE INDEBTEDNESS SECURED BY THIS DEED OF TRUST.

BEING THE SAME PROPERTY CONVEYED TO THOMAS KELLY WOMACK AND WIFE, PATRICIA K. WOMACK, BY WARRANTY DEED DATED OCTOBER 22, 1985 OF RECORD IN DEED BOOK K16, PAGE 174, IN THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE.

ALSO BEING THE SAME PROPERTY CONVEYED FROM THOMAS KELLY WOMACK TO PATRICIA KATHLEEN WOMACK, HER SUCCESSORS AND ASSIGNS, BY QUITCLAIM DEED DATED MAY 3, 1997 OF RECORD IN BOOK 1013, PAGE 864, IN THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE.

THE SAID PATRICIA K. WOMACK HAVING SINCE DIED ON OR ABOUT AUGUST 19, 2010.

THIS IS IMPROVED PROPERTY KNOWN AS **107 CAHILL LN, OAK RIDGE, TENNESSEE 37830**.

MAP 094G GRP D CTRL MAP 094F PARCEL 046.00

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)/ SUBSTITUTION 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: ESTATE/HEIRS OF PATRICIA K. WOMACK
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This day, November 25, 2014. This is improved property known as 107 CAHILL LN, OAK RIDGE, TENNESSEE 37830.

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:12/01/14, 12/08/14 and 12/15/14

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Brennan Lucas McMurray

IN RE: Catherine Barwick vs Brennan Lucas McMurray

NO. 178958-1

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Brennan Lucas McMurray, 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 Brennan Lucas McMurray, it is ordered that said defendant Brennan Lucas McMurray file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Ruth T. Ellis an, Attorney whose address is 550 Main Street Suite 750, Knoxville, TN 37902 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor John Weaver at the Knox County Chancery Court, Division 1, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 20th day of November, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 12/08/14, 12/15/14,

12/22/14 AND 12/29/2014

85 MISC. NOTICES

PUBLIC AUCTION

The owners and/or lien holders of the following vehicle are hereby notified of their rights to pay all charges and reclaim said vehicle being held at said storage facility Failure to reclaim said vehicle by 12-29-14 will result in disposal at auction on 12-30-14 @ 11:00am

95 Buick Regal

Vin # 2G4WB52L8S1426448

Advanced Auto Recovery LLC

200 East Inskip Drive

Knox, TN

(865) 377-3825

Publish Date:12/15/14

