

# TN Deputy Commissioner of Education to speak

**By Sally Absher**  
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8th District Board of Education member Mike McMillan reports that Representative Harry Brooks has invited Tennessee Deputy Commissioner of Education Kathleen Airhart to speak on the subject of K-12 state requirements for testing and the SAT-10 test. Johnson said she had heard that Education Commissioner Kevin Huffman was trying to get the SAT-10 given state wide. She was told Huffman asked Knox County to give the SAT-10 test, saying the state would pay for it if they did, and McIntyre agreed.

and assessments. The event will be held Tuesday, July 22, at 6:30 p.m. at the Central High School Auditorium. The public is invited. Harry Brooks (R-19) heads the House Education Committee. He and Rep. Gloria Johnson (D-13), a KCS teacher, will be present to answer questions. Other Knoxville delegation legislators are also invited. McMillan said that this isn't a political meeting, and all elected officials, as well as the public, are welcome. "Reasonable questions" can be asked. "I am assuming that the audience will be mostly teachers. This isn't meant to pit one type against another type, it's an informational meeting," McMillan said. Johnson said, "I appreciate that Mike McMillan wanted to make sure it was a bipartisan event and asked me to be involved. If we can clear the air on which tests state-required and which are county-required, it will go a long way..." She said, "What the state and county both do is they continue to go back and forth and blame each other, and it's such a grey area we can't discuss it because they're going to keep pointing fingers." One of biggest concerns is the question of K-2

**Continue on page 3**

# KC Sheriff's Department steps up to help Baby Roadrunners



Members of the Austin-East Baby Roadrunners Board and the Knox County Sheriff's Department join forces to run a football camp that kicks off the 2014 season for the Baby Roadrunners. The sheriff's department has been involved for a decade.

**By Ken Lay**

The Austin-East Baby Roadrunners kicked their 2014 season off with a football camp last week. The camp was a three-day event and was put on with the help of the Knox County Sheriff's Department. The camp is an annual event and the sheriff's department has been involved for the last decade. The Knox County Sheriff's Department also sponsors the Baby Roadrunners. "It's really special to have them involved," Baby Roadrunners Commissioner Melvin Tate said. "They help us to kick off our season and get the kids over here after baseball season is over. "They do a lot to help us in any way they can. They will get me helmets if I need them. They do everything they can to get me what I need and they've been involved with us for 10 or 11 years." The three-day camp consists of football drills with the organization's coaches and the Knox County Sheriff's Department provides fruit and Gatorade for the camp's participants. The event concluded with a picnic for the players, coaches and parents Thursday night. "They have a picnic every year and we invite everybody," Tate said. "We invite the mamas and the daddies and whoever happens to be there. And they all have a blast." The sheriff department's chopper was present on the final night.

## RACE TO THE TOP

### Part 5: Privatization of Public Schools

**By Sally Absher**  
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It has been two decades since the first public charter school opened in Minnesota, conceived as a laboratory where innovations could be tested before being introduced into public schools. Now, 42 states encourage charters as an alternative to conventional schools, and enrollment has been growing, particularly in cities. In the District of Columbia, 44% of the city's students attend charter schools. The New Orleans Recovery School District is now 100% charter. This is another component of the Race to the Top (RTTT) program: to privatize "failing" public schools and increase the number of charter schools. Charters are the darlings of the education reform movement. They appeal to the All-American idea of "choice," with PR campaigns funded by the Walton Foundation, Bill and Melinda Gates Foundation, and other pro-reform philanthropies. These organizations have given millions to the Chamber of Commerce, the PTA, and politicians to push charter schools. The education reformers are capitalizing on a narrative based on "failing schools" and "bad teachers" and the idea that school choice, especially charter schools, will ensure that a child is prepared for "college and career."

# Historic Planners: Historic Garage Doors

**By Mike Steely**  
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When is a garage door more than a garage door? Anytime the garage door is on a garage in an area of Knoxville that's zoned as Historic. That was part of the hearing Thursday morning at the Knoxville Historic Zoning Commission as two families appeared and asked permission to fix the openings to their free-standing garages. One of the structures, belonging to Indya Kincannon and Benjamin Barton, may actually have been a carriage house or servant's quarters prior to being converted to a garage. The home, in the Fourth and Gill Neighborhood was apparently built about 1910 and the existing garage door fell off unexpectedly and the couple replaced it quickly for safety and security reason. She said the garage had been broken into once and the door had been damaged when a truck backed into it. Kincannon, a board of education member who is resigning to join Barton on a Fulbright Scholarship in Europe for a year, told the meeting that she may or may not have time to make the required changes to the door before they leave. She said the garage door was one thing she had hoped "to cross off my list" before she leaves. Bart Carey, a city member of the board and Metropolitan Planning Commission (MPC) member, asked what type of garage door would be appropriate for an 1910 and Kaye Graybeal, the

**Continue on page 2**

**Continue on page 2**

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# Focus on the Law Lawsuit funding

It is a sad fact that some lawsuits take many months and even years before they are settled or proceed to trial. Fortunately, people who are seriously injured can usually find an attorney to pursue a lawsuit against the responsible party without paying the attorney any money up front. However, these same plaintiffs are often unable to work and earn money to pay their living expenses while their lawsuits are pending. Sometimes this lack of income leaves them facing foreclosures and repossessions. In 1997 an industry developed to help fund living expenses for people like these who were plaintiffs in lawsuits.

Plaintiffs can contact a litigation funding company and that company determines the likelihood of the lawsuit's success and the projected amount of recovery. Only the most promising cases will be considered by the funding companies. If the client decides to take the loan, the terms of the amount and length of the loan as well as fees and expenses will be worked out in the form of a contract. If the client later wins his or her lawsuit, the company gets paid from the lawsuit proceeds, plus hefty fees. If the client recovers less than expected, the client's attorney may try to negotiated lower fees from the company. If the client loses, he or she is not required to repay.

Companies that specialize in pre-settlement loans or other types of litigation funding point out that they can be a lifeline for injured plaintiffs who have immediate household needs such as paying the mortgage, rent, car payments and putting food on the table. The financial pressures of a serious accident can encourage plaintiffs to settle quickly for perhaps much less than would otherwise be entitled to receive if they had the luxury of time.

Buying time from the litigation funding companies, though, comes at a steep price. Unlike typical loans, litigation funding is often



By Sharon Frankenberg, Attorney at Law

done on a contingent basis where the plaintiff is only required to repay the money if his or her lawsuit is successful. This is known as "non-recourse" funding. No interest is charged but the companies charge application fees, administration fees and funding fees. These fees usually range from 2% to 4%, compounded monthly. Compared to the interest rate costs on a typical consumer loan, this would be well over what most states consider usurious. That is why many of these companies are very careful not to refer to the funding transaction as a loan. Because the financing is non-recourse, they avoid banking rules, regulations and lending laws. It is less a loan and more of a gamble. After all, if the plaintiff does not win, the litigation funding company receives nothing. A bank would never take such a chance and the exorbitant cost of this type of funding reflects the extremely high risk of loss.

Due to concerns over abuses in the industry, 14 states have proposed legislation to regulate lawsuit financing transactions. Tennessee has now passed the Tennessee Litigation Financing Consumer Protection Act. It covers non-recourse transactions in which financing is provided to a consumer in return for a consumer assigning to the litigation financier a contingent right to receive an amount of the potential proceeds of the consumer's judgment, award, settlement or verdict. The new law requires registration in the state as a litigation financier; regulates charges and fees; requires a surety bond; and provides for a right of rescission. As a telling result of the passage of this new law, Oasis Legal Finance, one of the country's largest consumer legal funding services, has announced that it is leaving the Tennessee market. You should always contact an attorney for legal advice concerning your specific situation.

# Historic Planners: Historic Garage Doors

Cont. from page 1

MPC's Historic Preservation Planner, replied "a carriage door." With that the commission voted to allow the couple to convert the look of the garage door to appear to be a carriage door and gave them 15 months do so.

Carrey told Kincannon that buying and installing the hardware, like false hinges and handles, would take little time to install.

Faris Eid, a city Historic Planning Commission member, made the motion to allow the 15 months after Kincannon said she may not be back for a year or so, and added the hopes the changes are done before she leaves.

A similar garage door at a historic home, belonging to Becky and Steve Hancock in the Old North Knoxville Neighborhood also came before the body. That garage, built in 1985, was not historic but the home and the neighborhood are. There was some question, given the modern garage, whether the replacement of the door should need approval.

Since the neighborhood association recommended a "carriage" type door the Historic planners voted to allow a two window door that would be made to look like a carriage door.

Another 4th and Gill home, owned by Travis Hunt, was repaired as Hunt was planning to move into it but the historic windows were replaced with vinyl framed windows without the contractor getting a permit. Hunt was also asking to replace the front door, which was not allowed.

Hunt said when he bought the house he was not informed it was in a historic district. He explained that he's not originally from the area and is teacher at Central High School. He said the repairs were all a part of a HUD loan and were done quickly by the contractor, who also discarded all the old windows.

Andie Ray, a city member on the board, said the contractor is responsible for the violation, saying, "It's on him."

Hunt said he wants to comply and also is ready to move into the house. Faris Eid asked if one year to find and install acceptable windows would be enough time and Hunt indicated that it would.

Hunt had said that he believed the windows would cost \$800 to \$1,000 each but Ray told him that there are various sources for windows that are less expensive.

Hunt was given a year to make the corrections and would be permitted to live in the house over that period. Hunt also asked permission to replace a back door and Graybeal told him she'd have to look at the door before he does.

While some people may complain about owning a "historic" home there are some, like Douglas and Faith McDaniel, who request that designation and did just that.

Known as the Buffat-Bailey House, their home in Old North Knoxville at 125 East Glenwood Ave., somehow got left out of the Historic Overlay Zoning. They said there's no other house in Knoxville like it and noted that it was the home was designed by a George F. Barber architect, Martin E. Parmalee. The owners included Samuel T. Buffat, an executive with the H. T. Hackney Company, and Daniel Bailey, a bluegrass and gospel musician and radio announcer.

Doug McDaniel explained that all of Old North Knoxville is not within the historic zoning, including their home. He said the home, an Arts and Crafts style house, has a unique Asian influence.

The Historic Planners voted to recommend a Historic Designation for the 1916 dwelling and the matter now goes to MPC and, with approval there, goes to City Council for final approval.

## RACE TO THE TOP

# Part 5: Privatization of Public Schools

Cont. from page 1

14 there were 48 charter schools in Memphis, 18 in Nashville, and three in Chattanooga. The Knox County School Board just approved its first charter application in May.

Memphis is now one of the top 50 school districts in the nation for Charter School enrollment.

Many people think charter schools are the magic bullet that will transform our underperforming schools, particularly in urban districts, into miracles of achievement and success. But Diane Ravitch, historian of education and Research Professor of Education at NYU, disagrees.

Writing in the LA Times, Ravitch says, "Charters will not end the poverty at the root of low academic performance or transform our nation's schools into a high-performing system. The world's top-performing systems - Finland and Korea, for example - do not have charter schools. They have strong public school programs with well-prepared, experienced teachers and administrators."

Ravitch, who served as Assistant Secretary of Education under then Secretary of Education Lamar Alexander from 1991 to 1993, adds,

"The original purpose of charters, when they first opened in the 90s, was to collaborate with public schools, not to compete with them or undermine them."

"They were supposed to recruit the weakest students, the dropouts, and identify methods to help public schools do a better job with those who had lost interest in schooling. This should be their goal now as well."

High stakes testing has robbed the charter school of its original mission, which was to give a second chance to the most at risk children by offering them a safe environment, low student teacher ratios, extended school days, and other supports.

Instead, Charters are highly competitive, often profit-driven elite academies which covertly or overtly cherry pick the very best and brightest students.

Here are five issues the public - and our legislators - need to consider before embracing the charter school model of school reform:

Unimpressive academic results. Even critics of charters admit that high performing charter schools with impressive improvements in student

proficiency do exist.

But the 2013 National Charter School Study conducted by the Center for Research on Educational Outcomes (CREDO) found that in reading, 56% of students in charters show no significant difference; 25% do significantly better; and 19% do significantly worse than their counterparts in public school.

The CREDO study also examined math proficiency, finding that 40% of students in charters show no significant difference; 29% do significantly better, while 31% do significantly worse than their counterparts in public school.

In summary, nationally 71 to 75% of charters perform the same of worse than public schools. One has to question the efficacy of the charter school based on these findings.

Governance by private boards. Public Schools are run by publicly elected school boards. They answer to the parents and community members of the school district. Charter schools, funded with public tax dollars, are governed by privately appointed boards. The private board directs all aspects of the charter school, from hiring of teachers, to selection of curriculum, to budget, to school day schedule.

Parents and the community have no voice.

In a recent interview with Rethinking Schools, New Orleans parent and public education advocate Karran Harper Royal said, "Having an elected school board created ways for the public to participate... It was much different from the dictatorial charter school environment."

Reduced funding to existing public schools. Many districts are struggling to remain financially viable in times of shrinking state aid. The growing charter school movement further reduces funds available to the public school system. Charter schools drain money from public schools, and the costs cannot be reduced simply because some students have left.

Metro Nashville schools incurred an additional \$9M in costs due to recently opened charter schools, and have not seen their fixed costs reduced one penny. Districts would be better served by partnering with the non-profit organization wishing to open a Charter School to instead work within the existing public school infrastructure

Loss of neighborhood schools. Closing a neighborhood public school displaces the children in the neighborhood, who

now must transfer to an adjacent community school, or compete by lottery for a spot in a charter school. In New Orleans, the creation of the country's first all-charter school system severed ties to a community institution, the neighborhood school, and amplified concerns about racial equality and loss of parental control.

Admissions. As public schools, Charters are required by law to take on any and all students who apply. Charters often accomplish this by a lottery system. But there are subtle ways that Charters can mold their student population to make it appear that they are doing better than public schools. Some of these might include:

Applications emphasizing "college preparatory" and referring to students as "scholars;" marketing brochures written only in English to discourage ELL families from applying; requiring parent participation and volunteer activities; harsh discipline policies that result in suspension or expulsion; or offering fewer special education services to meet the needs of students with disabilities.

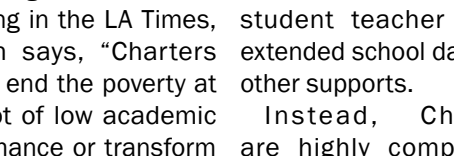
The 2013 Tennessee Charter Schools Annual Report shows a distinctly

lower percentage of students who are characterized as special education or English language learners enrolled in Charter Schools in the state. This report also shows that Charters are even more segregated than the overall districts they serve.

Karran Harper Royal was asked if she agreed with the claims of the reform movement that they were operating on behalf of disenfranchised communities.

She replied, "If you come in and impose what you think is a solution on me but you don't have the history and the background to actually craft a real solution, then you may be doing harm. If you don't have the respect to engage the people you're trying to help before you come up with a solution, that's colonialism, that's not reform."

She adds, "These schools are often set up by people who spent three years or less in the classroom, who don't have degrees in education, who don't have any background in child development. These are people who might have a degree in business. They're treating schools as a business and they're treating children as widgets."



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In the lazy month of July, when teachers should be relaxing and taking a well-deserved break from thinking about school, a record number of KCS teachers are racing to meet the July 21 deadline to file grievances with Knox County Schools.

Why? Record numbers of KCS teachers received very low scores (1s and 2s) on their TVAAS score. The TVASS score comprises part of the teacher effectiveness rating – most of the remainder is based on classroom evaluations.

The TVAAS score is the statistical manipulation of taking a child's past test score, predicting the future test score, and then comparing how the child actually scores the following year. If there is a difference in the predicted score and actual score, that is thought to be attributable to the teacher or the school, and thus, a valid evaluation criteria for teacher effectiveness.

You don't have to be a statistician to see the fallacy in that.

Reports are that TCAP scores were less than stellar this year. The state delayed the release of TCAP "quick scores" to allow "post equating," which resulted in the test scores not being included in student grades for the semester. Does anyone really trust the validity of the scores?

The state adopted the TVAAS score into the teacher evaluation model so that there would be justification for merit pay with Race to the Top grant money. But very few understand the "secret" method by which the scores are calculated, creating a system whereby the teacher cannot defend themselves. Several KCS teachers have filed lawsuits against the TVAAS based evaluation model.

What does getting a "1" on a TVAAS score mean for a teacher? It means that the teacher will receive a "conference of concern" letter. It means they will receive four evaluations the following year, instead of two. It means that they may be assigned an "instructional coach." And in some schools, at least, it means they are not able to work on extended contract, teach summer school, or serve as lead teachers – all of which give teachers a means to earn additional money.

More than one teacher mentioned possible effects on teacher licenses. "Also, because you have an effectiveness rating of 1, your professional license will be downgraded to apprentice status on the Randa site. You must complete the 4 evaluations before it is changed back," and, "I thought there was legislation passed protecting licenses from TVAAS."

A veteran teacher lamented, "I have spent 20 years building a very good professional reputation. Now, after one test, I'm suddenly labeled ineffective, will have double the evaluations, and will be assigned a coach. Odd, since I was recently asked to apply for lead teacher, instructional coach, and even an assistant principal position!! Oh the irony!"

Another teacher confided, "It's true! Last year I had a 4.37 for my evaluations but a 1 on my TVASS (I was a Language teacher, not to mention I had one of the highest exit rates) and I received a conference of concern letter, 4 evaluations, and an instructional coach this year."

Knox County, do you have any idea how much this flawed evaluation system is costing us? How many additional staff will KCS hire to conduct double the number of evaluations? How many more "coaches" will be hired?

And how does this affect student learning? Probably not at all. These teachers are still highly effective, based on classroom evaluations.

As another teacher commented, "there is a complete lack of anything even resembling logic in situations like these, when evaluations scores are excellent, yet the solution for low TVAAS scores is to increase the number of evaluations?!! It is like KCS does not assign any validity to their evaluation process."

troubled schools than the First District, despite huge outlays of money by the administration. Two of the schools have had to be reconstituted and enrollment is plummeting as many families are opting to send their children to other schools outside of the district.

**Marshall Walker is trying his best to get his message out that if the decline in enrollment at these neighborhood schools continues, then there is great danger of schools such as Austin-East, Vine, Sarah Moore Greene and others being closed. Walker says, "We must do everything possible to promote, protect and defend our neighborhood schools."**

Like most challengers, Walker is talking about change, while Deathridge defends the status quo. Walker has been critical of Deathridge's rubber stamp support for superintendent Jim McIntyre, especially the superintendent's decision to outsource custodians, many of whom live inside the First District. Walker is also very sympathetic to teachers whom he says, "have voices that should be heard."

**In my opinion, the choice is very simple. If the First District wants a school board member who will put the superintendent first, then they should vote for Deathridge. If First District voters want a board member who will put children, parents, teachers and taxpayers first, the obvious choice to me is Marshall Walker.**

**I am very pleased to endorse Marshall Walker for School Board, First District.**

## TN Deputy Commissioner of Education to speak

**Cont. from page 1**

"Here is the problem," Johnson explained. "The SAT-10 is a norm referenced test. It compares kids to each other and puts them on a bell curve. The TCAP is criterion referenced. You can't project a score from a norm referenced test onto a criteria referenced test [as students move from 2nd grade to 3rd grade]... it's not sound science."

In a meeting with elementary school teachers last week, Johnson said she learned that the first year Knox County gave the SAT-10 test; they included the environment part – which is social studies and science. But for the past two years, they have not given the social studies and science part of the

SAT-10.

However, the TCAP, which is given in grades 3-8, includes social studies and science. They give predictive scores in all the grades on social studies and science. Someone asked the Administration how they got those projected scores in social studies and science, since it's not tested, and was told "well science is like math, so we get the science scores from the math scores, and social studies is like reading, so we get the social studies scores from the reading score."

Johnson said, "We are setting our teachers up to fail. Harden Valley teachers had solid 5s last year, straight "As" in everything. This year, they got 1's across the board. Our students are being

short changed as well. Johnson said another K-2 teacher she met with said that she was told not to teach science and social studies – 'don't even worry about it. They get it in math or reading and we just don't have time to teach that, we've got to focus on these other things.'

Johnson said, "I'm glad this meeting is happening, I think it will clear up a lot of questions about where all this testing comes from, and I think it will help Harry (Brooks) have a better picture, and it will help me have a better picture. I know most of this, but it's good to hear it from an official from the state, so that everybody knows and can take ownership of their piece of it."

The public is invited to

the event on July 22, 6:30 p.m., in the Central High School Auditorium.

## Battle coming over Pension proposals

**By Mike Steely  
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If the Knoxville City Council listens to the majority of Pension Board members, the changes the city administration wants to make to employee pensions will never see the ballot box in November.

Thursday evening the City Council held a workshop and a hearing on proposed charter amendments to the pension plan. Those speaking in public forum opposed any change to the beneficiaries or the number of people on the Pension Board.

Mayor Madeline Rogero addressed the council from the public podium and explained the proposed changes for the public to vote on in the November 4th general election. Rogero said that she wants to maintain a strong pension program and also reduce the cost to taxpayers.

Several minor changes to the city code's pension section seem to have Pension Board approval

but the beneficiary clause change got no support. The Pension Board speakers also oppose the addition of two non-employees to their board.

The change to the beneficiary clause would mean that an employee would no longer be able to select one of their children as to receive their retirement when the employee dies. The "other person" could be, if approved, a handicapped child or other person. The approval must come from both the Pension Board and the City Council.

A 39-year city employee who plans to retire in October and served four terms on the Pension Board, told the council that the "structure doesn't need to change" and employees are satisfied with the current beneficiary policy.

Michael Paseur, head of the city employees association, said having children as recipients of pensions following an employee death has been

fought "cost neutral."

"If there's no cost impact why are we addressing it?" he said.

James Coker, vice chairman of the Pension Board and a Knoxville Police representative, said he was the one who brought up the beneficiary question, thinking it may or may not affect benefits, but asked the council to "leave it in our hands." He said if it turns out to be an issue it can be brought back up in future years.

Mark Taylor, with the Fraternal Order of Police, said the change would "remove some options" and the perception of adding two members to the Pension Board by employees "wasn't positive."

Mayor Rogero told them she would take the proposed changes to the City Council with or without the board's approval. Council will discuss the proposed changes at their August meeting and whether they will or will not make the ballot in November.

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# Find comfort, professionalism at The City Salon

By Mike Steely  
steelym@knoxfocus.com

"We try to make people feel comfortable, not intimidated," says Joy Cate at The City Salon.

The City Salon was located on Broadway in Fountain City in the shopping center where Chic-fil-A is now located. It took Joy a while to find a new location and she found it at 2705 Woodrow Drive, less than a block off Broadway, behind Lambert's Health Care. The new location has allowed her and her staff to expand and grow.

"We're a full service salon doing nails, hair, and facials. In August we're adding a skin care spa and a licensed aesthetician. We want to be your "One Stop" for service," she said. She added that she and her staff have more than 40 years of experience in their fields of beauty services.

Joining her at The City Salon are Beth Cooper, Betty Etherton, Amy Bell and Bobi Jean McMurray.

"We're all home-town girls. We offer flexible appointments and we work as a team," Joy said, adding that the shop welcomes women, men and children. They are offering a Back-To-School discount to students and teachers and also offer a discount to police, fire, active-duty military and veterans.

"We're not trying to sell you the latest trend and we're not pushing you," she said.

"If you look your best you are more confident," she added.

Mrs. Cate was a bookkeeper who

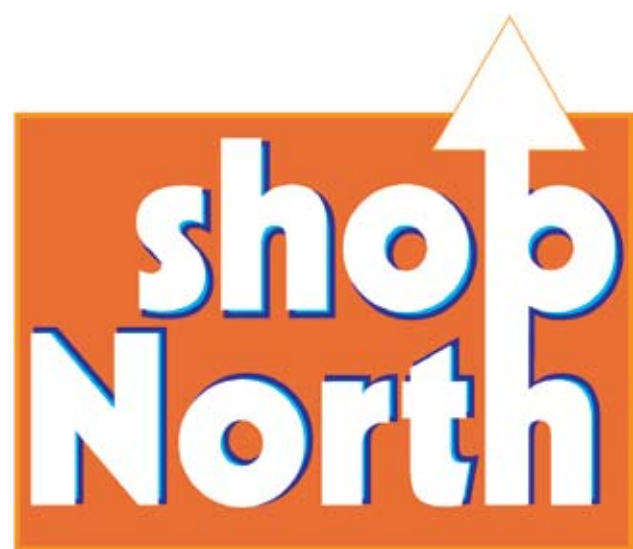


Joy Cate (seated on the left) is joined by her staff at The City Salon.

"reached the point where I evaluated what I wanted to do" and changed her field of expertise. She worked for a beauty manufacturer for several years doing hair and fashion shows throughout the nation.

She then decided to serve her hometown.

The City Salon can be reached at 219-9122. You can also email thecitysalon@wix.com. The salon is open 9-6 p.m. Tuesday through Friday and 9-4 p.m. on Saturdays. As the sign outside says "Walk ins are Welcome."



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Our Neighborhoods

HISTORIC PARKRIDGE AND GEORGE BARBER

By Mike Steely  
steelym@knoxfocus.com

Parkridge is a historic neighborhood roughly bounded by Hall of Fame Drive, I-40, Cherry Street and Magnolia Avenue. It's a large, multiracial area of older homes and includes the largest number of George Barber designed homes anywhere. Barber was an early Knoxville architect who had the ingenious idea of developing a catalog featuring home designs and selling those blueprints to people who ordered them.

The neighborhood has that "city" or urban feel about it as it is so close to downtown. The lots are small and many built of the homes there were built in the 1920s. The design of the homes is diverse including some 17 Barber houses of an estimated 35 Barber homes throughout Knoxville.

The neighborhood has about 3,500 residents and is represented by the Parkridge Community Organization (PCO) which meets the first Tuesday of each month at 6:30 at Cansler Family YMCA. The group's next meeting is August 4th and they will look at updating their bylaws. The bylaw proposals are being updated by Zachary J. Smith.



Take a book, leave a book. That's the idea behind the Parkridge tiny library. Behind the tiny library is the Parkridge Community Garden.



PHOTOS BY MIKE STEELY

The George Barber home at 1635 Washington Avenue is just one of more than 35 of his designs still standing in Knoxville. Barber's catalogs of homes made him successful and today there are Barber homes across the nation and in at least five foreign countries.

Jerry Caldwell, President of the Parkridge Community Organization, lives at 1702 Washington Avenue in a Barber home.

"It's affordable, near the city. We have all incomes of people in our mixed neighborhood," he told *The Focus*. "We're really happy with the community and the folks that are here."

Caldwell and the neighborhood are interested in gardening and beautification, planting trees and looking forward to the maturing of those trees, many of them fruit bearing, over the next years. He points to projects like the Magnolia Corridor to boost the area over the next 20 years.

"I'd like to attract international residents along Magnolia, with businesses like microbreweries. He said the closeness to downtown is a plus and would like to see a connection between Parkridge and Old Town.

"We're trying to reduce blight in the neighborhood," he said, and added that he's pleased with the city and the police department's attention to Parkridge but would like to see the Parks and

Recreation Department show more interest.

Caldwell said he's interested in the First Creek Greenway project and how it will serve Parkridge. He mentioned the theme of this year's "Home Tours" will be "The 1920's and Prohibition."

One of the projects Parkridge took part in last year, along with the Community Design Center, was creating the mural beneath the Interstate 40 overpass. The effort also included murals for Knoxville, Old North and the Fourth and Gill neighborhoods.

Caldwell and can be reached at 329-9943 or pirate99@gmail.com for more information about the Parkridge Community Organization.

FROM PARK CITY TO PARK RIDGE

Parkridge was developed as a streetcar-served community for professionals working downtown. The neighborhood was once part of a large farm owned by the son of Knoxville founder James White. Joseph Mabry bought the farm and in the 1850s it was developed by

John Shields.

Fernando Beaman bought more than 1,000 acres, including what is now Chilhowee Park, and created a lake and dance pavilion. Park Avenue was built to connect the town with the park and later became Magnolia Avenue.

The Edgewood Land Company began developing Parkridge in the 1890s. One of the partners in the company was George Barber. Much of Parkridge was part of "Park City" which was incorporated twice as a city before being annexed by Knoxville.

The thriving neighborhood, designed for professional business people, became a working class area as the earlier home owners moved to the suburbs. Recent years have seen many of the older homes renovated and modernized inside while the exteriors have been saved and preserved.

A large part of Parkridge is now on the National Register of Historic Places as a Historic District, with more than 600 noted houses and buildings. Several of the homes, including the Barber houses, survived and

are located along Washington and Jefferson avenues. The neighborhood has nine churches and six non-profit organizations. Some of the Barber designed homes can be seen along Washington Avenue at 1614, 1618,1620, 1635,1701, 1702,1704, 1705, 1712,1724, 1730, 1802, 1803,1804, 1904,1905 and 1912 and on Jefferson at 1603, 1640, 1701, 1708 and 2039.

There are also Barber houses on Scott Avenue, Derry Street, Luttrell Street, Loviena Avenue, Eleanor Street, Chicamauga Ave., 4th Avenue, and Glenwood Avenue.

The Park Place Condominiums, originally Park City Junior High School, was built in 1927 by Baumann and Baumann, another well known Knoxville firm.

The Parkridge Neighborhood is home to the Knoxville Municipal Stadium (formerly Bill Meyer Stadium), Caswell Park, Cansler Family YMCA, and the John T. O'Conner Senior Center. Parkridge residents are proud of their historic community and strive to keep it clean and progressing, while preserving the historic homes and buildings.

THE GEORGE BARBER HOUSES

The Knoxville area has more than its share of smart and inventive men and women, with people like George Dempster, Peter Kern, Patricia Neal, Mary Costa and many others. One of the people to find a new way to survive and thrive has got to be George Barber and the Barber family.

While Illinois may claim Frank Lloyd Wright as its nationally known architect, Knoxville had its own nationally and internationally known architect in George Franklin Barber.

The DeKalb, Illinois native predates Wright and moved to Knoxville in 1888 presumably for a better climate and his health. The self-taught genius not only designed homes, but published a catalog of blueprints one could buy to have their own house built. Homes were built from Barber's blueprints around our nation and beyond.

Barber was one of the first in the nation to publish a catalog of his home designs; his first catalog was called the "Cottage

Continue on page 2

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# Our Neighborhoods

## HISTORIC PARKRIDGE AND GEORGE BARBER

**Cont. from page 1**

Souvenir” and featured more than 59 home designs plus tips to home builders. While Barber’s company didn’t supply the materials to build the homes, local suppliers and builders were sometimes recommended.

In 1895 Barber teamed up with Thomas Kluttz and published a magazine, American Homes, which featured the firm’s latest homes and history of architecture. The next year Barber moved to the former French and Roberts Building on Gay Street, which Barber had designed, and the growing company occupied an entire floor. The magazine moved to New York but Barber continued to contribute to it.

Other buildings based on Barber’s designs include Bartlett Hall at Maryville College, the Mechanics National Bank Building at 612 Gay Street, Tyson Alumni House at UT, the former Park City High School, and the Raper building on Court Square in Lexington, Ky. You can get an idea of the scope of his designs online at [http://en.wikipedia.org/wiki/List\\_of\\_George\\_Franklin\\_Barber\\_works](http://en.wikipedia.org/wiki/List_of_George_Franklin_Barber_works).

Many of the homes he designed in Knoxville stand yet today, including the first home he designed for himself at 1635 Washington Avenue. Today the stately home is owned and occupied by Ray and Georgia Phillippi.

Barber stopped his catalog business in 1908 after



PHOTO BY MIKE STEELY

**Caswell Park is an oasis in Parkridge. Located on Winona Avenue it has four ball fields, a pavilion, a playground, and Ridley Field which was originally part of Bill Meyer’s Stadium the former home of the Knoxville Smokies.**

having sold more than 20,000 home plans. His growing firm concentrated on projects in the Knoxville area. He died in 1915 and is buried in the Greenwood Cemetery on Tazewell Pike. Many of his catalogs and plans are housed on the third floor in the McClung Collection of the East Tennessee History Center.

The Barber family continued his legacy in architecture with the efforts of his son Charles Irving Barber, who teamed with college friend Benjamin McMurry to form Barber & McMurry. The pair designed many churches, schools and buildings in our area. Many of those buildings are also on the

National Register.

Charles Barber lived until 1962 and designed many homes, especially in West Knoxville, along with the Great Smoky Mountains National Park headquarters. He also designed the Candoro Marble building in Vestal, which is a good example of Charles’ training in the Beaux Arts style.

The firm, which is known today as BarberMcMurry, has also designed the East Tennessee History Center, the John Duncan Federal Building, LeConte Medical Center and the UT Music Center.

Kelly L. Headden, senior vice-president of BarbarMcMurry told *The*

*Focus* that Charles Barber gained a lot of architectural knowledge while traveling on his father’s business.

“We’re growing, have some 30 employees, and moved back downtown about a year ago to the Arnstein Building on Market. Mostly we do commercial and a few residential,” he said, adding that they build many types of buildings including hospitals and churches.

Of George Barber, Headden said, “We have a great deal in our archives related to his works. I understand that at one time there was a (Barber) home in each of the 50 states,” he said.

# Urban Gardens discussed

By Mike Steely  
steelym@knoxfocus.com

The city’s efforts to promote the growth of gardens throughout Knoxville seems to be fairly well accepted, but there are some questions from some residents.

The meeting at Cansler Family YMCA pulled a packed house of older city-dwellers and younger planners, and was hosted by Jake Tisinger, project director in the Office of Sustainability. He said that the office is collecting comments until the end of July and a proposal will be made to the planning commission and then to City Council.

The urban garden project would consist of three parts; the meeting held last week discussed Phase One: Personal, community, and market gardens. Phase Two will be developing a policy or ordinance on larger animals and composting. Phase Three will look at community gardens on public land.

The suggested proposal leaves Personal Gardens, those backyard plots planted for family use, untouched and unregulated.

A Community Garden would be allowed as a “use by right” in all zones for up to about ¼ acre with composting not to exceed 5% of the garden. Community gardens can be raised by one or several people and would require a non-charger permit. Both personal gardens and community gardens can sell produce onsite without parking restrictions but would require a \$100 permit that would cover a nine-month length.

A Market Garden would be defined as being larger than 10,000 square feet (1/4 acre), could include hydro- and aquaponic gardens, would be permitted only after a “use on review” in all zones with composting regulations and planning commission approval. The same \$100 sales permit would be required. Both the Market and Community Garden approach would permit a temporary shelter for sales.

Beekeeping and urban hens would continue to be permitted for personal use only.

Tisinger asked everyone to fill out a comment card at the meeting. However, he did not have to wait for comment cards as many audience members immediately commented or asked questions:

- What happens if you don’t own the lot you want to garden?
- Parking might be a problem at gardens on narrow city streets for gardening and sales.

**Continue on page 5**

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# Sergeant Alvin York

## Pages from the Political Past



By Ray Hill  
rayhill865@gmail.com

There was a time when virtually every Tennessean knew the name of Sergeant Alvin Cullum York. A highly decorated veteran of World War I, a genuine hero and the subject of a wildly popular and celebrated movie of his life, Alvin C. York was perhaps the most famous individual from Tennessee to participate in either World War. Sergeant York was a respected and well-loved figure in Tennessee for most of his life.

Alvin York was yet another of those almost mythical figures who really was born in a small log cabin in Pall Mall, Tennessee on December 13, 1887. One of eleven children, young Alvin suffered genuine hardship as a child and had only a rudimentary education as the York children helped to work the family farm, while the York boys hunted for game in the nearby woods. Alvin's father died in 1911 and he worked hard to try and help his mother raise and feed his remaining siblings. Alvin York was apparently a devoted family man and skilled tradesman who worked at various times as a blacksmith, logger and helped to build railroads. Yet young Alvin also evidently had a ferocious liking for alcohol occasionally and was not at all averse to saloon brawls, which caused him to be arrested on more than one occasion.

Alvin's mother was a deeply religious woman who belonged to a church with profoundly pacifistic beliefs. Mary Elizabeth York worked and prayed for her wayward son to reform his hard drinking ways. She was at least partially successful as Alvin did attend church and was an accomplished singer of hymns. Eventually Mary Elizabeth's prayers were answered and Alvin York experienced a conversion while still in his twenties. Mary Elizabeth's church, the Church of Christ of the Christian Union, had been formed just after the bloody Civil War and renounced all forms of violence.

Alvin, in keeping with the beliefs of his church, also rejected violence with his conversion and his deeply held beliefs would be a source of conflict with the outbreak of the World War being fought in Europe. York later recounted, "I was worried clean through. I didn't want to go and kill. I believed in my Bible."

Alvin York, as required by the law, duly registered for the draft, which applied to all men in the United States between the ages of twenty-one and thirty-one. York himself was twenty-nine at the time. In accordance with his religious beliefs, when completing the draft registration form which inquired, "Do claim exemption from draft?" York answered, "Yes. Don't want to fight."

Being a conscientious objector in World War I did not mean one could not be

drafted and Alvin York was indeed drafted and reported to Camp Gordon, Georgia for duty. Conscientious objectors at that time were assigned duties, which were not supposed to conflict with their beliefs. York also did not take advantage of two opportunities that would have helped him to leave the military; York's mother had sent him documents stating that Alvin was the sole support of both her and his brothers and sisters, but he would not sign the papers. Likewise, Alvin refused to put his signature on documents given to him by his pastor to allow him to claim an exemption on religious grounds. York himself later denied that he had ever declared himself to be a conscientious objector.

Alvin York loved his country and still possessed profoundly strong pacifist religious beliefs. While stationed at Camp Gordon, Alvin talked with several superior officers in a genuine desire to resolve the conflicts within him. One officer, Major Gonzalo Edward Buxton, was also a devout Christian and provided scripture supporting the notion that God-fearing men could and should fight. Alvin York then obtained a leave and went home to Tennessee for a visit and returned to Camp Gordon believing that God would care for him and wanted him to fight for his country. And fight he did.

York and his men found themselves under withering machine gun fire from some of the Kaiser's crack troops near Chatel-Chehery. With orders to take the German positions, York recalled in his book about his war experiences, "They just stopped us dead in our tracks."

Corporal York was part of a group that included eighteen men commanded by Sergeant Bernard Early to sneak behind the German lines and obliterate the machine gun nests. Initially successful beyond their hopes, the Americans quickly captured German troops who were preparing an attack on American positions. Their elation was short lived as deadly machine gun fire found them and killed six of them. Several others were wounded, including Sergeant Early, leaving young Corporal Alvin C. York in command.

York left his troops under cover, guarding the German prisoners while he stealthily made his way towards the machine gun nests. York later recalled, "You never heard such a racket in all of your life. I didn't have time to dodge behind a tree or dive into the bush."

Instead, York met the enemy head on; as the Germans directed machine gun fire at him, York raised his rifle and began to fire his own weapon. York was dueling with more than thirty Germans and they began dropping one by one.



FROM THE AUTHOR'S PERSONAL COLLECTION.

From left to right, Congressman Albert Gore, Congressman J. Percy Priest, Congressman Estes Kefauver, Senator Kenneth D. McKellar (bowtie), Sgt. York, Mrs. York, movie producer Jesse Laskey and President Franklin Roosevelt sitting at his desk, shaking hands with Sgt. York, 1941

The lone soldier, badly outnumbered, demanded the enemy surrender, as York related, "I didn't want to kill any more than I had to."

Charged by six German soldiers with bayonets at the ready, York had emptied his rifle and whipped out his pistol and killed every man with his Colt before they could reach him.

The German commander, Lieutenant Paul Vollmer, drew his own pistol and emptied it, trying to kill York. Dismayed when Alvin York was unharmed, his own battalion dropping like flies, Lieutenant Vollmer surrendered to the Tennessean.

Eventually Corporal York and his seven standing soldiers marched one hundred and thirty two German prisoners back to the American lines. The machine guns, still smoking, had finally fallen silent.

Alvin York was rapidly promoted to Sergeant and was awarded the Distinguished Service Cross. Some time later, once an investigation had been conducted and York's heroism under fire confirmed, the Sergeant was given the Medal of Honor. That highest of honors was pinned to the Tennessean's breast by General John J. Pershing himself, commanding officer of all the American Expeditionary Forces in Europe. York's bravery did not go unnoticed by America's allies, as Sergeant York was awarded both the Croix de Guerre and the Legion of Honor by the French government. York was also awarded the Croce di Guerra al Merito by the King of Italy's government. All told, Alvin C. York was awarded almost fifty various medals and decorations.

It was an amazing feat, one York himself explained, "A higher power than man power guided and watched over me and told me what to do."

Oddly, virtually nothing about York's heroism had appeared in the press in the United States. Even the Tennessee press had failed to note Alvin C. York's achievements. Finally, the story broke in the April 26, 1919 edition of the Saturday Evening Post.

York, a simple man of faith, plainspoken in the Tennessee style of the time, was astonished by the

greeting he received in New York upon his return from the war. York sat through a lavish banquet in his honor, shook hands with President Wilson's secretary, Joseph Tumulty, and got a standing ovation from Congressmen while visiting the House of Representatives.

Once officially discharged by the army, Alvin York went home to Tennessee where the celebrations began anew. York married his sweetheart, Gracie Loretta Williams, with the ceremony performed by none other than Tennessee's governor, Albert H. Roberts.

Mr. and Mrs. York went to Nashville for a week, where Sergeant York was presented with a special medal for his war service from the State of Tennessee.

York's new found fame brought him many opportunities to better himself financially, if not actually make him wealthy. Offers flowed from companies anxious for him to endorse their products; movie studios bid on the rights for his story and York was offered handsome sums for lectures. Alvin York refused most every offer, preferring instead to use his fame on behalf of charities or causes he felt benefitted the general public.

The one offer Sergeant York did accept eventually led to profound embarrassment. The Nashville Rotary Club proposed to accept contributions to purchase a four hundred acre farm to be given to Alvin York. York accepted the offer and soon discovered the representations made to him were something less than he had been promised. York found himself in the distressing position of having to borrow money to furnish the farm, buy equipment and the like. Worse still, the Nashville Rotary Club had been purchasing the property in installments and failed to meet their obligations, leaving Sergeant York responsible for further payments. To make matters even worse, York, like most farmers at that time, found it was almost impossible to make money farming in the depression that came after the war.

A proud man, York was humiliated by his increasing debt and the discussion of his finances appearing in the press. Rotary clubs across

the country picked up the slack from their brethren in Nashville and York's debts were soon paid off.

York dreamed of helping Tennessee youngsters and providing educational opportunities for the children of Tennessee's hills and valleys. Ultimately it was a disastrous experience for Sergeant York, culminating in lawsuits and York found himself ousted as president of the enterprise in 1936. His Alvin C. York Foundation had started with glittering success and many prominent Democrats, not the least of which was Congressman Cordell Hull, lent their names and support. The State of Tennessee, which had promised financial support, found its coffers strapped with the onset of the Great Depression and once again Alvin York found himself hard pressed.

York was a thorough Democrat, announcing, "I'm a Democrat first, last and all the time." He was a great admirer of Cordell Hull and a personal friend of Tennessee's senior United States senator, Kenneth D. McKellar. In fact, the old war hero, loyal to the bitter end, would attend the opening of the eighty-three year old McKellar's last Senate campaign in 1952. York was supportive of President Franklin D. Roosevelt and announced his support for internment Japanese-Americans during World War II. York would visit the White House to call on FDR, along with most of Tennessee's Congressional delegation and film producer Jesse Lasky. Lasky produced the film adaptation of York's life starring Hollywood legend Gary Cooper. Sergeant York remains a classic film today and is still entertaining. FDR himself praised the film, which certainly pleased Jesse Lasky.

Sergeant York was not only a critical success, but a

highly commercial success as well, which brought Alvin York considerable financial rewards, but it also ignited a fierce dispute with the Internal Revenue Service that drained York's money once again. York used much of the money he got from the movie to build a bible school.

York's patriotism was as great as ever when the Japanese bombed Pearl Harbor and he tried to volunteer to fight, despite the fact he was fifty-four years old and in poor health. York was given an assignment, promoted to Major in the Army Signal Corps and he crisscrossed the country raising money for the war during bond drives and visiting training camps. York usually paid his own way in his travels and worked hard on behalf of the Red Cross and other war charities.

Following the war, York's health worsened and he suffered a stroke in 1948, but managed to recover. Increasingly overweight, York suffered additional strokes and was unable to get out of bed for any sustained time after 1954.

Tennessee's most famous contribution to either World War lived another ten years before passing away in Nashville's Veteran's Hospital on September 2, 1964. Sergeant York and his wife, Gracie, had eight children, many of whom were named for famous figures from the pages of American history. Mr. and Mrs. York were the parents of Betsy Ross York, Woodrow Wilson York, Thomas Jefferson York, Sam Houston York, and Andrew Jackson York.

Alvin York was a genuine hero, which is quite something when there are so few today. He was a steadfastly loyal man of convictions, a simple man who lived in and was buffeted by an increasingly complicated world. Yet he remains a true hero to this day.

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# LETTER TO THE EDITOR

It was with mixed emotions that I submitted my resignation from Knox County Schools late last week – after all, I had been a KCS employee for well over a decade – developing my craft under a series of dedicated principals, practicing alongside countless experienced, committed, front-line professional educators and (most importantly) working every day with the Special Education students and families to whom I had dedicated my career and from whom I had received so many immeasurable rewards.

Much has been said at the highest levels of our school system's leadership about "teacher compensation" and educators leaving KCS for employment in adjacent counties, presumably for the purpose of obtaining a higher salary. I have heard this convenient talking point regurgitated again and again in our Superintendent's "conversations" related to the school system's annual budget, and tossed out repeatedly by members of the Board of Education when asked what steps should be taken to ameliorate the current crisis of teacher morale within our school system.

Contrary to the convenient explanation of the ongoing exodus of experienced educators from our district, my recent resignation had nothing to do with "financial compensation." I did not begin working for KCS for the salary, and it is not because of the salary that I am leaving. In fact, I am taking a REDUCTION in pay after being hired by a neighboring district.

For many teachers, "compensation" is more than a dollar amount, if it has anything to do with money at all. (It should be noted that not a single educator who has courageously come before our Board of Education over the past year in support of our students and in defense of our profession has asked for a higher salary). It is about being respected as professionals, being trusted to do our jobs based on our experience, education, and firsthand knowledge of OUR students, being supported in our work with qualified administrators, support staff, and appropriate materials, and contributing as equal partners to a district culture in which policy is developed and implemented with the developmental,

emotional, and educational needs of all students as a first priority.

By that above definition, it is this teacher's opinion that professional educators under KCS's current leadership are "compensated" very poorly indeed.

If our Superintendent truly seeks to lead a school system willing to "invest in its 'people'" monetarily (as per his most-recently drafted strategic plan), perhaps our system's leadership should first divest themselves from their current practice of directing taxpayer-provided dollars to for-profit testing and consulting firms, newly-created six-figure Central Office positions for MBA's sent to us from corporate-backed "foundations", "Academies" to churn out "fellows" for the purpose of serving as right-minded administrators as well as an ever-growing hierarchy of coaches, facilitators, consultants, liaisons, specialists, directors, officers, et al, whose primary method of "supporting" teachers appears to be monitoring lockstep adherence to scripted curricula and insuring full compliance with our Superintendent's dictatorial mandates – all justified by a million-dollar-a-year Public Relations department endlessly echoing hackneyed buzzwords like "rigorous" and "robust". How many millions of dollars have been spent in support of these policies at the expense of our students? And by contrast, how many dollars are required to respect teachers as professionals and to allow them the autonomy to practice their profession for the betterment of their individual students? The answer? NONE.

It is my hope that, with the upcoming changes in our elected School Board, positive developments are on the horizon for Knox County's students, teachers, and families. Unfortunately, such developments will have come too late for myself and the LITERALLY HUNDREDS of experienced educators who have left KCS just this year in search of professional respect, instructional autonomy, and child-friendly learning environments.

Rob Taylor, former KCS Special Education Teacher  
robtaylor1735@comcast.net



PHOTO BY DAN ANDREWS

Focus columnist Sally Absher gave a presentation on Common Core Standards at last week's Halls Business and Professionals luncheon.

## Sally Absher talks Common Core

By Mike Steely  
steelym@knoxfocus.com

In a meeting of the Halls Business and Professional Association Knox Focus columnist and former school board candidate Sally Absher updated a luncheon meeting with details about Common Core. She was joined in the meeting by State Representative Bill Dunn, who spoke about his legislation dealing with the federal government's education policies.

Absher told the audience, which included several local elected officials and candidates, that even Bill and Melinda Gates, early promoters of Common Core, have backed off from their stand and are now saying the changes should be postponed for a couple years.

She said the current federally-mandated education system began in 2002 under President George Bush and greatly expanded the national government's involvement.

"By 2009 it was clear that the goals were not being met," she said.

Absher said that states who agreed to accept millions in federal funds and institute the Common Core system, adding that Tennessee signed on to the program. Under President Obama's "Race to the Top" more federal money was available.

She described Common Core as educational "standard" and not curriculum and said that the standards were "not appropriate" for kindergarten through third grade. She said even some of the validation committee refused to sign the standards.

Rep. Dunn then spoke and pointed to his bill, HB1549, and a companion Senate bill that passed the legislature. He said "the state is in control of educational standards" and added "We can change the standards."

He said that a school board that is planning changes must publish that for 60 days and contact the state before making changes. He said the state initially

adopted the federal standards "because they bribed us."

He said the legislation prohibits the sharing of individual student information with the federal government and that schools must get pre-approval for data collection.

"It puts control back with the parents," he said.

He said that educational reforms "are on the right track" and the legislation now allows conversations between teacher and principals. He said that Common Core "equalizes" standards between states and added that both his daughter and her husband are teachers and told him the new standards help children better than before.

He said that states "getting away from Common Core" are actually only changing the name of the system.

After both gave their presentations, Absher approached Dunn at the podium and questioned some of his statements. She said the privacy of students has already been superseded by federal government who "gutted" the law. She also questioned that the state controls the schools in that federal law overpowers state law.

Dunn's legislation says: "educational standards for Tennessee public schools is the exclusive right of state and local education authorities."

"No constitution authority resides with the federal government," Dunn said reading from the text of the legislation and added, "Education is solely the property of the state."

"I wish we had more time to discuss. I've heard from my constituents about overreach by the federal government and worked very hard to pass the law," he told *The Focus*.

"It's a very interesting debate. I agree 100% with Sally Absher about the federal government," he said. "I didn't want this to be a Dunn vs. Absher debate."

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Elect **Sherry WITT**  
Register Of Deeds

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# Urban Gardens discussed

**Cont. from page 1**

- Who enforces the proposed ordinance?
- Wouldn't unintended gardens become eyesores?
- Why use the term "community" rather than just "garden?"
- Wouldn't a large garden in a nice neighborhood cause problems?
- Isn't the \$100 charge too high?
- Why not just grow the garden and sell the produce at a Farmer's Market?

Feedback from the meeting and comments received by phone or email will be considered before a recommendation is submitted to the planning commission.

Tisinger said his office has looked at similar

garden ordinances in larger and similarly sized cities. He said the no-charge permits would be asking the gardener what was being planned, how large the garden would be, and offer tips and suggestions.

A few community gardens already exist here and there around Knoxville. The Birdhouse Community Garden in the Fourth and Gill Neighborhood is a free and open space. Individuals and groups can have their own plots in this community garden for free. One-half of the garden is communal to anyone who needs or wants the produce.

The CAC Beardsley Community Farm is a half-acre on the former

grounds of the Beardsley Junior High School. It is used to teach anyone about organic and sustainable urban gardening. All the vegetables raised there are donated to local charities

The Knoxville Y Community Giving Gardens are located at the Davis Family Y and the Cansler Family Y.

Another community garden is planned between the existing buildings at the Salvation Army on Broadway.

Questions or comments can be emailed to [sustainability@cityofknoxville.org](mailto:sustainability@cityofknoxville.org). The web site is [www.cityofknoxville.org/sustainability](http://www.cityofknoxville.org/sustainability).



PHOTO BY MIKE STEELY.

*The Parkridge Neighborhood Garden is one of the few community gardens in Knoxville.*

## I Like My Job

I'm around all makes and models of cars in my job. It's fun to drive them without having to make a monthly payment or haggle with a salesperson. I've learned some surprising



**By Joe Rector**  
[joerector@comcast.net](mailto:joerector@comcast.net)

because they'd committed the same errors. On other occasions, they gave advice about the best way to complete a task. Such kindness from them shocked me.

things about the rental car business during my nearly 3 month time at Avis/Budget.

First, the rental car business is a much more complex business than I ever thought possible. Knoxville is a small market, yet we still handle hundreds of cars each and every day. Vehicles are staged at the Avis lot near the airport. There, workers clean the insides and wash the outsides. Then they are filled with gas. A set routine is demanded for the completion of each job, and if a car doesn't pass muster, Mike sends it back for a second cleaning. That, however, doesn't happen often since folks like Charlie have spent years making sure things are done right the first time.

Across Alcoa Highway, the Budget service center is located. It is there that all vehicles are serviced. Cory and Neff work on cars with surprising speed, and Hal oversees all the cars that arrive there. Most folks think that rental cars are driven until they simply fall apart. The truth is that the company takes care of them better than most private owners do. Part of each day is spent shuttling cars from the Avis to Budget lots for regular maintenance, replacement of some damaged parts, and recall orders. Then the vehicles are returned to locations in Knoxville for rental.

The workers are what make the job so enjoyable. During my teaching career, I was on my own when I closed my door. Contact with other teachers occurred during class changes, lunch, and planning period.

On this job, I am with fellow workers for much of the day. We deliver cars to locations and then wait for a van to pick us up for another trip. I've made plenty of mistakes, especially during the first week.

Guys like Jack, Ron, and Jim told me not to feel bad

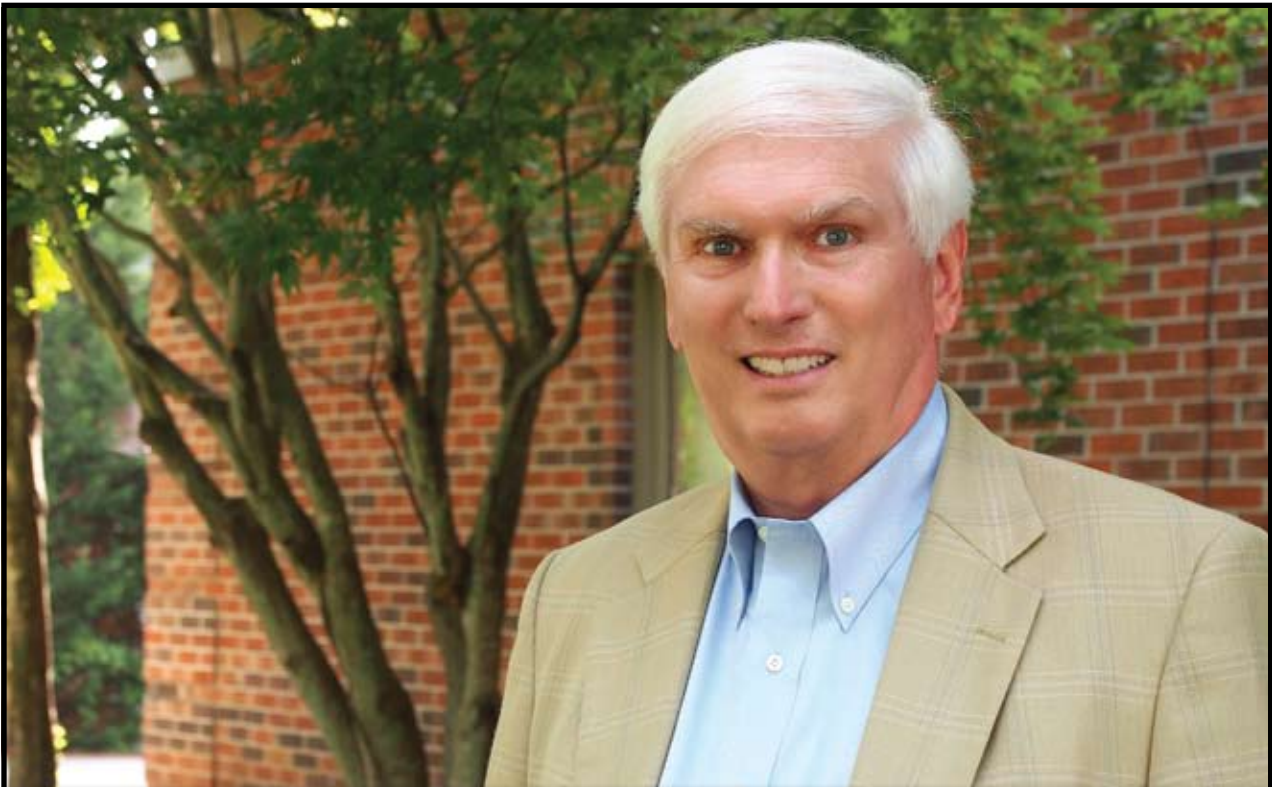
Sometimes we have traveled to other cities to deliver cars, and then we pile into a van for the return trip. Friendships develop and grow as stories, jokes, and discussions arise. It's crowded sometimes when eleven men try to fit into a twelve-passenger van. (Manufacturers calculate seat size the same way folks at Neyland Stadium do.) Still, we make the trip home tired, but not much worse for the wear.

If a person just walked into the Budget service center, he'd declare that havoc reigned. Yes, it turns hectic sometimes, but Nadine, John, and James, most of the time, manage to work out a way to get cars to the vendors in time for reservations. Even in all the chaos, I'm amazed at how they remain calm, something I could never do.

The offsite Budget rental centers are run by friendly folks. Sam, Fred, and Ted run the Clinton Highway store. Dave and Deborah are at Kingston Pike, Chris is at West Town, and Tony is at East Town. Every one of them is dedicated to helping customers.

out of their ways to be kind to us shuttlers. At one place we always look for a cookie or Rice Crispy square; at another we are offered bottles of cold water. Such kindness is appreciated and makes us want to meet their needs as best we can.

I work a couple of days a week and wake up each morning still enjoying the job. That has nothing to do with the employment but everything to do with the people with whom I work each day. Learning something from a vocation other than education is fun. Sharing the day with folks like Roy and Pat and Ray makes it even better. Sure, I'm tired at the end of the day, but I'm ready to go after a night's sleep. All I can say is "thanks" to all who have made working a positive experience.



## Duncan for Congress

***Working on Issues that Matter to You***  
**A Personal Message from Congressman Duncan**



### Defending the Constitution

I took an oath to uphold and defend the Constitution, and that is exactly what I work to do each day. I especially focus on protecting our Second Amendment rights and securing our borders against illegal immigration.



### Balanced Budget

I don't believe in spending money we don't have. With one of the most fiscally conservative voting records in Congress, I consistently vote to reduce government spending in order to protect Social Security and control the federal debt.



### Growing our Economy

I want to eliminate government over-regulation so more businesses can open and expand, creating better jobs for Americans. The U.S. Chamber of Commerce endorsed my reelection, saying it will "produce sustained economic growth, help create jobs and get our country back on track."



### Repealing Obamacare

I believe the biggest problem with the so-called Affordable Care Act is that it is unaffordable already. I will continue to speak out against it at every opportunity, and I believe our federal dollars are better spent on things like improving care for our nation's veterans.



### America First

I oppose spending billions of dollars on people in foreign countries who hate us. We need to stop trying to take care of the whole world and start taking care of our own country and putting the American people first, once again.



**EARLY VOTING: JULY 18-AUG. 2**  
**PRIMARY ELECTION DAY: AUG. 7**



***Congressman***  
***John J. Duncan Jr.***  
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Paid for by Duncan for Congress, Jason Brown, Treasurer

# Lovely Lois Part III

I did not know the man who approached us outside the IGA grocery store, but my brother recognized him from their high school days. Tim, one of four Zachary sons, told how he had come by our house to see if I would be interested in writing about his mother, Lois. Hers is a fascinating story of a local girl who entered her picture in a contest. The winner would be painted on a plane. Sailors chose the photo of Lois as the winner and named the plane "Lovely Lois." But, the Zacharys' story goes far beyond the contest.

When Mother and I visited the Zacharys, we felt welcome



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

in their hillside home. Lois' days are filled creating handiworks of art, such as her colorful quilts and pillows or her unique style of sock monkeys she sells world-wide. During the 25 years that husband David was a long-haul truck driver, Lois worked on crafts and cared for their six children who developed their own talents. We got acquainted with Tim during our visit. He showed us a beautifully carved walking cane he had made. The intricate detail on the polished cane was amazing. "Did you take lessons to learn how to carve?" mother asked him. But, the master carver was self-taught. Tim told

us he had given one of his canes to Chet when he visited them.

"Chet Atkins visited you?" I asked in surprise.

"Chet's grandmother was a Zachary," Lois said. The world-famous Mister Guitar never forgot his roots.

We learned Tim was a gifted artist, too. Their home is full of his paintings of nature, East Tennessee scenery, and one very personal piece. When his brother, David, passed away, Tim came home after the funeral and painted a touching scene of David on the motorcycle he built riding in the sky. He titled it, "Beyond the Storm." Sadly, Tim passed away while awaiting surgery last fall. I regret so much that

God called him home before I



The late David Zachary in "Beyond the Storm" by the late Tim Zachary.

wrote about his family. Again, I look for peace in Hebrews 12:1, "Wherefore seeing we also are compassed about with so great a cloud of witnesses, let us lay

aside every weight . . ." (KJV).

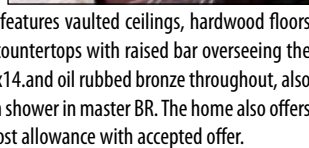
I hope this story about Tim will be an inspiration to his family and friends and remind them of the joy Tim brought in life.

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**Leland Price**



**Criminal Court Judge  
Div. 3**



Paid for by the Committee to Elect Leland Price, Brent R. Watson, Treasurer

**Leland Price joined the Tennessee Army National Guard in 1999 as a JAG officer in the 278th Armored Cavalry Regiment headquartered in Knoxville.**



He deployed with the 278th to Iraq as part of Operation Iraqi Freedom III in 2004 and 2005, acting as the regiment's Administrative Law Officer. He received the Army Commendation Medal for exemplary service during his deployment. While working with local officials in Iraq, Leland learned first hand how important it was to have local leaders with integrity who seek to promote the interests of the entire community and not just themselves or their extended clan.



Leland Price was a member of the Army National Guard. Use of his military rank, job titles, and photographs in uniform does not imply endorsement by The Department of the Army or the Department of Defense.

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# Karns Beavers advance in NABF World Series

By Focus Staff

The Karns Beavers advanced to the quarterfinal round of the National Amateur Baseball Federation's High School World Series before rain interrupted tournament play Friday afternoon.

Karns won two of its first three games, notching wins over Allen Baseball Texas and Easton St. Louis Tigers by 5-2 scores. The Beavers lost to Team Ontario 2-0 in 8 innings.

The tournament started Thursday and continued until 3 on

Friday when the rain came.

Buzz McNish, NABF tourney director, said he hoped to finish pool play Saturday night and play quarterfinals and semifinals Sunday. There was a possibility the championship game would be played Monday morning (July

21) at 10 at West High.

The West Rebels logged a 3-2 win over Annapolis, Md., Post 6 in their opening game Thursday. As of press time, West was hoping to be able to play the Jackson, Miss., 96ers and the Troy, Ohio Bombers in pool play Saturday

night.

Heritage High, another local team in the tourney, was 1-1, with a chance to advance.

The NABF is celebrating its 100th year anniversary and is the oldest amateur baseball organization in the country.



PHOTO BY DAN ANDREWS.

Campers run drills at Farragut High School's youth football camp last week.

## Farragut hosts youth football camp

By Ken Lay

Farragut High School's football team will soon kick its preparation into high gear for the upcoming season.

The Admirals and coach Eddie Courtney's staff, however, took some time to work with the community's younger players at last week's Farragut Youth Football Camp.

The three-day event at Farragut High School

stressed fundamentals.

"This is a teaching camp and we always have a good turnout," Courtney said. "I always enjoy this because this is the one time that I get a chance to work directly with the youth program."

"These kids are future Admirals and we have 16 different varsity players come out and work every night of the camp and they really enjoy doing it."

Two players who worked opening night were offensive linemen. Senior Drew Arnett and junior Ian Fortner both said that they enjoyed the experience.

"It's nice to be able to come out here and help the little kids," Arnett said. "It feels good to come out and get a chance to help the program."

"When I first started playing, I had trials and I want to teach these kids

so they don't have to go through those trials."

Fortner, who has a passion for the game of football, also enjoyed the opportunity.

"This is a great game and if there are any kids who have any doubt about playing, then I would definitely encourage them to come out and play," he said. "It's been really fun to come and work with these kids because they are the

high school's future as the high school team moves forward and hopefully win a state championship.

"Teaching here will make you a better player because sometimes you hear the high school coaches tell these kids stuff and you pay attention and you become better. It's great to get the chance to give back. I remember when I came here and learned from the high school guys."

## Vols Look Ahead to 2014 Season

By Alex Norman

The best thing about the annual SEC Media Days in Hoover, Alabama is that no team, nor their fans, has had their hearts ripped out yet. Games are still 6 weeks away.

On Tuesday, July 15 the Tennessee Volunteers took to the podiums in front of over 1200 credentialed media members and talked about the upcoming season.

"Obviously it's an exciting time of year right now," said Tennessee head coach Butch Jones. "Everyone is extremely optimistic. Everyone starts at 0-0. No two teams are ever the same. That's why we've moved on from Team 117 to Team 118 at Tennessee. (There is) so much momentum, not just from a program standpoint in terms of football, but from facility improvements, from recruiting, just the overall development that's going on at Tennessee."

"It's been a great offseason. We had a good spring, and then this summer, we've been working real hard," said Tennessee senior linebacker A.J. Johnson. "We've got a lot of guys getting PR's (personal records), and we're just building from last summer. We've got double the guys getting PR's and we've got double the guys getting their goal times and that's the key, working. Any football team, if you're working hard during the summer to bring it together, you're going to have a good season and a road paved for you for

**Continue on page 2**

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# Butch and Vols can prove the SEC media wrong again

It seems like Butch Jones' brick-by-brick rebuilding project is moving at an inch-by-inch pace by the look of the 2014 season forecast



By Steve Williams

and preseason all-conference selections at SEC Media Days last week.

Tennessee was picked by the media to finish fifth in the Eastern Division and only two Vols – A.J. Johnson and Marquez North – were named to the All-SEC team, which included first, second and third-team units. Johnson, a senior linebacker, made the first team. North, sophomore wide receiver, got a spot on the third team.

UT fans, however, shouldn't be discouraged. The SEC media has built quite a reputation over the years of being wrong.

Real results will be produced on the field. That's why the ole ball coach last week called this "the talking season." The college football season is still six weeks away.

A young but talented Tennessee team has a chance to make the SEC media look really bad.

**WEARING THIN:** Over the past five years, Tennessee football fans have heard the word "patience" many times, and a local radio sports talk show host

recently said "patience will be the theme word of the upcoming season."

Frankly, I'm over being patient. I've gotten to the point, in the case of UT football, where I dislike the word. It has a defeatist connotation, if you ask me.

As I wrote last week, Mike Hamilton and those who persuaded the former athletic director to call for Phillip Fulmer's resignation during the 2008 season deserve the blame for starting the downfall of Tennessee football.

I still wonder why Hamilton received a parting gift when he resigned under pressure in June of 2011. Hamilton should not have received a "buyout," but UT-Knoxville Chancellor Jimmy

Cheek gave him over \$1.3 million in severance.

I'm also surprised Cheek is still employed by UT. After all, didn't Cheek rubber stamp every controversial decision Hamilton made from February of 2009 on, including the hiring of Derek Dooley and the on-and-off support of Bruce Pearl?

**BIG ADDITION:** Kahlil McKenzie's recent commitment to play for Tennessee starting in 2015 could very well be Coach Jones' top recruiting prize yet.

McKenzie is a 6-4, 341-pound 5-star defensive tackle with Knoxville ties. His dad, Reggie, and uncle, Raleigh, were standouts at Austin-East, UT and in the NFL.

Kahlil, who had offers from Alabama and Arizona among others, will play his senior season this fall at Clayton Valley High in Concord, Calif., and could very well end up being the nation's best DT. Word has it he's a good guy with a "mean streak" when it comes to football. A perfect combination.

**HELP WANTED:** New UT basketball coach Donnie Tyndall lost a key commitment last week when Eric McKnight's graduate transfer wavier was denied because of SEC by-laws. McKnight is a 6-9 forward from Florida Gulf Coast University and was expected to give the Vols much needed inside help this coming

season.

I'm wondering if there might be a big, tall guy with basketball skills on the Tennessee football team who Butch could loan to Tyndall next basketball season? Surely there is. Come on Butch, let's turn this lemon into lemonade.

**GOOD HIRE:** It's good to see Jeff Jarnigan, a Fulton High product, named as the new public address announcer for Neyland Stadium and Tennessee football. Jeff has the voice, experience, sports knowledge and most of all the love and passion for UT athletics to do a splendid job following in the footsteps of the late, great Bobby Denton.

## Central golfers look to gain experience early

By Ken Lay

Central High School's golf team posted a second-place finish in the District 3-AAA Tournament last season and the Bobcats have a bevy of returners.

But the veterans don't have much experience.

And that leaves several questions to be answered when the season begins today (July 21) when the "Cats open against Morristown East at Morristown Country Club.

"We have a lot of returners but we don't have a lot of experience," said Central coach Tony Patterson, who will open his 10<sup>th</sup> season at the school. "We finished second to Halls in the district last year.

"But we lost three seniors and we have some big shoes to fill."

Central has two veterans who performed well at the Region 2-AAA Tournament. Senior Hayden Settle and sophomore Dane Rheinecker both had solid showings.

"Hayden and Rheinecker played well last year," Patterson said. "Rheinecker really came on and played well late last season."

Other returners include junior Julian Ball and sophomores Kaleb Cooper, Tyler Huffman and Hunter Palmer.

Junior newcomer Bradley Clark joins the fray in 2014 as the Bobcats look to compete in one of Tennessee's toughest districts and regions.

"We finished second to Halls and that was a big accomplishment for that group," Patterson said. "Halls will again be the team to beat and Karns will be much-improved. Powell is always good."

No one quite knows what the season will bring for Central's golfers so the coach's expectations are rather modest.

"Our lack of experience will be big and we're opening the season at Morristown Country Club and that's a tough golf course," Patterson said. "We'll [later] play in the Morristown Invitational.

"We usually play there and we usually play at Morristown after the Invitational. We're starting there and I hope that will give my players some things to remember. We'll just have to work hard and get better every day."

## Halls golfers eye another league title

By Ken Lay

Bill Warren will open his 12<sup>th</sup> season as Halls High School's golf coach and his previous 11 seasons he's led the team to 10 District 3-AAA boys championships.

And the Red Devils are looking for another district title in 2014.

"We're disappointed when we don't play well in the region," said Warren, who saw his squad return to the top of the district in 2013 after Hardin Valley Academy won the championship before departing to District 4-AAA.

Halls has definitely dominated the league in recent years and the Red Devils are still considered the team to beat in the district.

But Warren knows that things won't come easily for his team, which constantly has a collective target on its back.

"Karns will be better," Warren said. "Anderson County is always good and Campbell County is always good and Powell will get a solid player back at

No.1."

The Red Devils features a talented group of returners including seniors Trey Poteet, Daniel Russell and Brycen Walker.

Junior Cameron Yeary is also back. Yeary and Poteet, who look to be the top two golfers at Halls, each reached the State Championships last season.

Freshman newcomers Ryan Hall and Jake Hall join the fray this season and Warren, the longtime Red Devils' coach, said he expects big things from that duo.

"I'm counted on them to step up right away," Warren said.

Halls will open its 2014 season today (July 21) at the Prep Xtra Masters at Oak Ridge Country Club. The two-day 36-hole event concludes Tuesday.

Warren is hoping that the early-season tournament in Oak Ridge will benefit his team later in the season as both the district and Region 2-AAA

Tournament will be held.

But he knows that familiarity with a course carries with it no guarantees.

"I remember several years ago when we had both the district at Beaverbrook and we won the district," Warren said. "Then, we laid an egg in the region. We played well enough in the district to win the region."

The Halls High Lady Devils also have some lofty expectations for the upcoming campaign.

They return senior Summer Smith (who recently committed to play at Carson-Newman) and sophomore Harper Cherry.

Warren said that that duo will be joined by several newcomers who will find their respective ways as the season progresses.

"I have some younger [players] but I don't quite know where they'll fit in," Warren said. "I look for the girls to do well in the district and compete in the region."

## Vols Look Ahead to 2014 Season

**Cont. from page 1**

the season coming."

Once again the Vols will be a young team. They signed 32 players in the Class of 2014, including 14 early enrollees that have been on campus since January. The promise of an opportunity for immediate playing time, coupled with the opportunity to help rebuild a once proud program has been a big selling point in recruiting these freshmen for Jones.

"They've done a great job. I think the thing where we've been aided and benefited from is we have six legacy players whose fathers played at the University of Tennessee and were great players," said Jones. "We want individuals that have grown up

understanding the rivalry with Alabama, with Florida, understanding the traditions that we have at the University of Tennessee. So the legacy players have helped. But this is a class that wanted to be at the University of Tennessee, and they take great pride in having that upon their shoulders of getting Tennessee football back to its rightful place among the elite of college football."

Tennessee's offensive line (like its defensive line) is a work in progress. The Vols lost all their starters from 2013 to graduation and the NFL. Experience is low, but confidence is high.

"That is an opportunity for us to go out there and prove that we can play," said Tennessee offensive lineman Mack

Crowder. "We've obviously been in the background the past couple years and we are all really looking forward to going out there and showing what we have. What I'm hoping to accomplish is going out there and getting the job done, helping my team any way I can."

"This is a group that has worked exceptionally hard and they're going to have a tremendous opportunity in front of them," said Jones.

The biggest question of 2014 was also the biggest question of 2013. Who is going to play quarterback?

"I'm excited about our overall quarterback competition. I think all three individuals have really, really elevated their game from Justin Worley to Nate Peterman to Josh Dobbs.

We've really, really challenged them," said Jones. "I also think the influx of talent around them at the skill spots, wide receiver, tight end and running back is also going to increase their overall level of play. But I'm very, very encouraged by what I've seen. There is no timetable to naming a starter. I want them to compete as much as possible because I think competition is healthy. They compete against each other each and every day, but also they've maintained that togetherness as a unit, position group."

Tennessee opens the season at home on Sunday, August 31st against Utah State.

Quotes courtesy UTSports.com.




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Knox County Sessions Court Division III

**JUDGE**

Patricia **LONG**



Paid for by the Committee to Re-elect Judge Patricia Hall Long, Bert Bertelkamp, Treasurer

# Learning fundamentals is fun at Powell youth football camp

By Steve Williams

Fundamentals and fun were meshed together in the Powell Youth Football program's preseason camp for players, ages 7, 8 and 9, on Saturday, July 12.

Forty-six youngsters participated in the camp at Levi Park.

Volunteer instructors included coaches from the Powell youth program, Powell High players, former Powell High quarterback Hagen Owenby and former Austin-East and Fulton High player Jaren Troutman.

Owenby, a senior at Powell in 2013-14, will be continuing his athletic career at East Tennessee State University, where he is signed to play both football and baseball.

Troutman, who finished his prep career at A-E, was a quarterback at Livingstone College in Salisbury, N.C., in 2011.

Four stations were set up for drills – one for offensive and defensive linemen, one for quarterbacks, one for running backs and one for wide receivers and defensive backs.

A sponsorship from UT Federal Credit Union provided each player with a water bottle, said Dan Heard, president of Powell Youth Sports and head coach of Powell's 9-and-under team.

"Our goal was to provide young players the opportunity to learn fundamental football skills through drills and techniques," said Heard. "The kids had a lot of fun and are excited about the upcoming season."



Powell High players who provided instruction included Gaven Hicks, Dominic Moore, Brandon Smith, Devin Pincombe, Koby Hyde and Cody Reed.

"Jaren and Hagen addressed the campers at the end of camp," added Heard. "They discussed the importance of education, hard work, and respect to their coaches and parents."

Powell High School, where John Allen is the Panthers' new head football coach, held a three-day camp for players 10, 11, 12 and 13 years old on July 7, 8 and 10. Sixty players took part in that camp.



Above, Mekhi Stewart takes a snap from instructor Hagen Owenby in quarterback drills.

Left, Instructors Cory Reed and Gaven Hicks hold the blocking dummies in linemen drills for Jayce Weaver and Caleb Heard.

PHOTOS BY TRACY HEARD

# Moore teaches basketball at youth camp

By Ken Lay

Braxton Moore is eagerly anticipating his senior season on Halls High School's basketball team.

But that's a little ways off so he's spent the summer teaching the game he loves to the community's youth at the Halls Middle School Basketball Camp.

"This is a great feeling," said Moore, who is working his second summer at the event. "When you were their age, you were getting help from those [older] guys. I want to see myself succeed but I also want to see these young kids succeed."

"When you're teaching, it makes you a better player and when I'm reffing, it teaches me what the referees go through."

Moore spent three years playing at Halls Middle School and when longtime Demons' coach Bill Warren asked him to come aboard, he couldn't refuse.

"I worked here last year and I love coach Warren," Moore said. "He's a heck of a guy."

Moore hails from a basketball family. He plays for his father Randy, who coaches both the Red Devils and the Lady Devils. His brother Stetson starred at Halls High and is now playing for Walters State.

The two brothers were teammates for a year in middle school and spent two years playing together in high school.

Braxton relishes the

opportunity to play for his dad and has fond memories of taking the court with his older brother.

"Dad is really hard on me but I love playing for him and I loved playing with Stet," Braxton said.

Coach Moore led the Red Devils and Lady Devils on deep playoff runs. Both teams made the Region 2-AAA Tournament and the boys made an appearance

in the District 3-AAA Championship Game and knocked off Bearden in the first round of regionals.

Braxton has hopes of playing college basketball after his high school career concludes.

"I want to play basketball but if that doesn't work out, I'll probably go on and get my business degree," he said.

Moore has dreams of playing college basketball but for now, he's content with helping younger players.

"I love working with these kids and helping them," he said. "I love helping them create memories."

Moore is a University of Tennessee football fan and an avid supporter of the Duke University basketball team.

He's also a fan of LeBron James, who recently

re-signed with the Cleveland Cavaliers after leading the Miami Heat to four consecutive NBA Finals appearances and two World Championships.



PHOTO BY DAN ANDREWS.

Halls High School basketball player Braxton Moore encourages a player at the Halls Middle School Basketball Camp.

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# 'Four Horsemen' lead Karns' state title charge

By Steve Williams

Pitching was a bright spot in the Karns All-Stars' final tuneup for the State Little League baseball tournament last Thursday night.

"Today was a lot better than Tuesday," said Shane Parks, head coach of the 11-and-12 year old team. "We had four pitchers out there who could throw in the 70s, and they gave up only four total hits."

"They're our Four Horsemen. Each one of them is 5-11 or taller and can throw in the 70s. I'm still trying to figure out who's the best."

Left-handers Zane Keener and John Beam and right-handers Brad Grenkoski and Lukas Cook are the recipients of the famous sports nickname, the same one given to the 1924 Notre Dame football team's talented offensive backfield.

The pitching distance in Little League, from rubber to home plate, is 46 feet and a 70 miles per hour pitch from that distance would convert to 92 mph from 60.5 feet, the pitching distance on a major league, college or high school field. A Little League batter's reaction time for that pitch would be less than half of a second.

Keener was expected to be Karns' starting pitcher



*Karns' 11-and-12 year old All-Star team was scheduled to begin play in the State Little League tournament at Clarksville this past Saturday, July 19, after rolling to the District 6 championship. Bottom row, left to right: Jonathan Nelson, Baker Whitfield, Chris Vinson, Mikey Lowe, Logan Harbin, Jake Wilhoit, Nolan Parks. Back row, left to right: Mason Patel, John Beam, Brad Grenkoski, Cameron Fisher, Zane Keener, Lukas Cook.*

against Johnson City National in opening round action this past Saturday, July 19, at Clarksville. The winner was scheduled to play Clarksville National in the second round Sunday.

The 10-team field also includes Morristown American, Clarksville Northwest, Tullahoma, Smith County, South Nashville, Spring Hill and Obion County.

"I've read South Nashville is the tourney favorite," said Parks. "We weren't mentioned and I kind of like that. I'd rather be the hunter than the hunted."

South Nashville advanced to the Little League World

Series in Williamsport, Pa., last year.

Game action from the State tournament will be shown on the Clarksville Little League website at [www.clarksvillenational.org](http://www.clarksvillenational.org), said Parks.

Winner of the double-elimination event advances to the Southeast Regional.

In its two-hour practice, Karns focused a lot on defensive fundamentals, and offensively, players worked on their "shorter swing," said Parks, which they could need against opponents' fast pitchers.

Jason Garrett, Karns' assistant coach and in his

ninth season as president of Karns Little League, is very impressed with this year's team.

"It's an elite group. Top to bottom, counting hitting, pitching and depth, they're the best I've seen come out of Karns."

Garrett said teams that make it to the Little League World Series typically have only one pitcher that can throw 70 mph or faster.

In addition to its pitching depth, Karns belted seven home runs in each of its last two games in the District 6 tournament.

Karns' only previous 11-12 state championship was in 1996, said Garrett.

## Todd Helton will be featured speaker for Hall of Fame ceremony

By Steve Williams

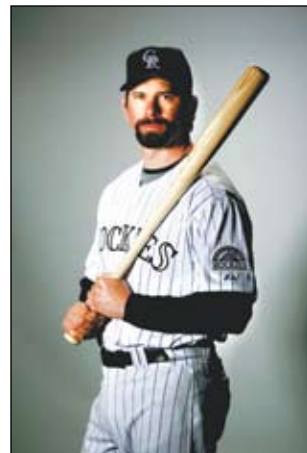
A Knoxville sports hero will help recognize other sports greats with Knoxville ties this Thursday night.

Todd Helton, former Central High and University of Tennessee football and baseball standout, who went on to have a record-setting major league baseball career as a Colorado Rockies first baseman, will be the featured speaker at the 33rd annual Greater Knoxville Sports Hall of Fame dinner and induction ceremony at the Knoxville Convention Center.

Helton also will receive the "Thanks for the Memories" special award.

The Class of 2014 inductees are John Bruhin (football), David Douglas (football), Atlee Hammaker (baseball), Joel Helton (coach), Wade Houston (basketball), Jenna Johnson (swimming), Nikki McCray (basketball), Peter Oppergard (figure skating), Jimmy Pitkanen (tennis) and Jerry Wrinkle (coach, official).

The Greater Knoxville Sports Hall of Fame's five High School Athletes of the Year for 2013-14 also will be recognized. They are Anna Catharine Feaster of Webb School, Xavier Hawkins of



Todd Helton

Fulton, Allison Hodge of Grainger, Todd Kelly Jr. of Webb School and Sophia Schubert of Christian Academy of Knoxville.

Other awards also will be presented, including the Will McKamey Spirit Award, which will go to Tyler Hicks of Anderson County High School.

Peyton Manning, Denver Broncos quarterback, will be recognized as the Chad Pennington Professional Athlete of the Year.

The Pat Summitt Ignite Greatness Award will go to former UT football player Inky Johnson.

All proceeds of the Hall of Fame event benefit the Boys and Girls Clubs of the Tennessee Valley.

# Karns' 10-11 team wins district, goes 2-2 at state

By Steve Williams

For all but one player on Karns' 10-11 year old All-Stars team, winning this season's District 6 title was "a first," pointed out Coach Ron Garrett, whose ball club went on to tie for fifth

place in the 10-team State tournament.

Karns posted a 23-2 victory over Rogersville in opening round state action July 12. Tyler Nicely, Clay Pittman and Peyton Murphy combined to handle the

pitching duties. Karns was led defensively by Daegan Coram, who made several great catches in center field to prevent runs from scoring. A bases-loaded triple by Nicely led the attack.

Game 2 didn't go as well

as host Tullahoma scored four runs in the first inning and never looked back en route to a 16-7 win. Jacob Parker's two RBI singles led Karns, which turned two double plays from third to first to home.

Karns bounced back with a 13-2 win over Spring Hill, with Nicely pitching 2 2/3 innings of shutout ball on 35 pitches. Cole Kollenberg pitched one inning and Johnny Eller came in to get the final out.

Madison Central ended Karns' tourney run with a 16-4 win on July 15.

In the district tourney, Karns won two out of three games against Maryville. Karns got excellent

pitching from Clay Pittman and catching from Payton Adkisson, while a key double by Matthew Bringle was a big blow in a 10-0 win.

Karns dropped a 6-5 decision in Game 2, but Nicely shut down Maryville in Game 3, going 6 strong innings and only allowing one run. Isaiah Wilhite started the scoring for Karns with a solo home run in the second. Harrison Garrett's single to right field plated the two go-ahead runs.

"I am very proud of each player on this team," stated Garrett via e-mail. "Every

player made a significant contribution to the success we had in the district and on the state level. Even better than their play on the field is how they carried themselves in each game and represented the West Knox County Little League, Karns and Knoxville in a positive way.

"Our assistant coaches, Scott Pittman and Rob Parker, helped inspire, teach and lead our boys throughout. The memories I will take away from this experience will last a lifetime."



*Karns' 10-and-11 year old All-Stars, the District 6 champions, won two and lost two in the State tournament at Tullahoma last week. Back row, left to right: Isaiah Wilhite, Matthew Bringle, Peyton Murphy and Clay Pittman. Middle row, left to right: Tyler Nicely, Jacob Parker, Cole Kollenberg, Johnny Eller, and Payton Adkisson. Front row, left to right: Daegan Coram and Harrison Garrett. Not pictured: Matthew Swigert.*





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# The Doctor is in

a weekly column by  
Dr. Jim Ferguson

## What’s Going On?

As a baby boomer, the music I identify with is Rock and Roll. I came of age in the 60s and “my music” was the British invasion of the Beatles, but even more so, the

Motown sound of the Contours, Smokey Robinson, and, of course, Marvin Gaye. In fact, Marvin Gaye has the top Motown song, “I Heard It Through the Grapevine,” as well as the fifth most popular song, “What’s Goin’ On?” In fact, I ask myself that question a lot these days.

Some of my column topics don’t require courage. I can’t imagine someone being offended by an essay on liver disease. However, in these politically correct times someone will find a way to be offended or victimized by almost anything. A reader once took issue with me because I deigned to write about history, opining that I had no history degree and

therefore I had no credentials to study or comment on the past. Another said I should stick with medicine and not comment on art or travel. I reminded these arm chair critics that this is an opinion column, my opinion. Actually, I find the experts of academia woefully detached from the real world and capable of little more than theory. And “experts” in the media no longer report the news, instead publishing opinion pieces couched as the news.

There are many courageous writers at *The Focus* which has become a real alternative to the other newspaper in Knoxville. I’ve thought about the topic for this week’s column for some time, but until now have avoided the controversy that will undoubtedly ensue. Well, so be it. Pabulum isn’t interesting and doesn’t do justice to *The Focus*.

What percentage of Americans would you say identify themselves as gay, lesbian, bisexual or transgender? I’ve heard it stated recently by the Democrat political operative and CNN commentator, Paul Begala, that 10% of Americans are gay. For years I’ve heard this same one in ten number quoted as a fact, and the experts are wrong.

The National Health Interview Survey done annually by the government (CDC and Census Bureau) and recently reported in the Washington Post found that 1.6 % of adults identified themselves as gay or lesbian. An additional 0.7 % considered themselves bisexual. Another 1.1 % said they “didn’t know the answer” or considered themselves “something else.” The fact remains that the cultural tsunami that is rocking our nation and western society is driven by a small minority of individuals. The question remains, “What’s goin’ on?”

One can quibble with the results of the National Health Survey by observing that some might be reluctant to tell the government the truth. Our government’s history of lying to the people and abusing power, as well as the sensitive nature of the question, might lead to under-

reporting of the truth. Intrusion of an all powerful Federal government even into the examination room is a reality these days with Obama-care mandates. Many of us were fearful of rumors that Obama-care would force us to ask our patients whether men were having sex with other men or whether there were firearms in our patient’s homes. Fortunately, these mandates never made it to Knoxville while I was still in group practice. It should be noted that the National Survey data were collected from more than 18,000 respondents and the results were considered valid by statisticians.

After reading this study I wondered what else I’d been led to believe as truth was, in fact, a lie. And I wondered how this myth regarding human sexuality became the perceived reality. Not many people read results from the CDC. The only reason I learned of this report is from internet news. What if my only news source were the “Alphabet news outlets” or those driven by money and market share or demographics? Furthermore, I found it fascinating to learn that those under thirty-five years old thought that 30 % of Americans were gay. Where did Millennials learn this lie?

We now receive “news”

that is tailored to our philosophy. Talk radio and Fox News are more conservative. ABC, CBS, NBC, PBS, CNN (need I go on with the alphabet?) as well as the NY Times and The Washington Post are liberal...er excuse me, progressive.

I am not a betting man, but I would wager that many of you do not know a major source of news for Millennials. The answer is the TMZ network. TMZ stands for “thirty mile zone” as measured from downtown Hollywood. Recognize that the perspective of Hollywood is vastly different than the rest of the country. If entertainment industry news is presented along side world news and sprinkled with Hollywood’s philosophy you can begin to see why the unaware can be manipulated to think that the incidence of homosexuality in the country is ten times what it actually is.

There are three aspects of human sexual orientation. The term gay generally refers to those who identify themselves as such, whereas others may have homosexual desires, but not engage in homosexual behavior. The latter may occur from sexual experimentation or for cultural shock effect like Madonna’s escapades.

Humans accept a wide range of behavior defined

as normal, and the standard bell shaped curve defines a population of 95 % of us. Medicine has been my life’s study and we still don’t understand why a small percentage of humans are so different. The latest and most plausible explanation of homosexuality is not due to genetics, as much as to external influences on our unique genetic predispositions. I’ve written about this concept of epigenetics in a February 2014 *Focus* essay.

The more pragmatic issue is not why we are different, but how we should treat each other’s differences. I celebrate our human differences. How boring it would be if we were all the same. The problem comes when some demand that the majority change their principles (even our language) or be branded as homophobes, bigots or racists. These denigrating epithets are vile and evil.

I maintain that we are all God’s children who should be treated equally under the law. I don’t judge a man by the color of his skin, as Eric Holder apparently does. But you see I answer to the Author of all laws, not just man’s law.

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

## Knoxville ‘Antiques Roadshow’ Episodes Premiere Starting September 22

East Tennessee PBS will broadcast the three Knoxville-based episodes of ANTIQUES ROADSHOW on Mondays, September 22, 29, and October 6, at 8 p.m.

The 12-time Emmy® nominated series came to Knoxville in July 2013 as part of its eight-city summer production tour. Almost 5,000 guests attended the all-day appraisal event at the Knoxville Convention Center, where guests received valuations of their antiques and collectibles from specialists from the country’s leading auction houses and independent dealers.

“Fans have waited for more than a year to see their ANTIQUES ROADSHOW experiences on the air,” says East Tennessee PBS President & CEO Vickie Lawson. “We’re excited to revisit the fun

we had last summer and for PBS viewers across the country to learn about East Tennessee and enjoy the amazing items our guests brought for appraisers to value.”

The special two-hour premiere will feature behind-the-scenes footage produced by East Tennessee PBS, documenting the weekend-long event. In addition, it will include post-appraisal testimonials given by Roadshow attendees at the East Tennessee PBS booth.

ANTIQUES ROADSHOW Knoxville episode highlights:

- Knoxville, Hour 1

Airs Monday, September 22, 8 - 10 p.m. on East Tennessee PBS

ANTIQUES ROADSHOW is in Knoxville, Tennessee, where host Mark L. Walberg and

appraiser Ken Farmer head to the Museum of Appalachia to discuss Appalachian musical instruments. Highlights include: a Tiffany pottery vase, ca. 1905, that was purchased at an estate sale for \$75 and is now valued at \$9,000 to \$12,000; a shoe belonging to Robert Wadlow, the tallest human recorded in history and a Chinese gilt bronze Amida Buddah, ca. 1550, that is unusual in size and is appraised for \$40,000 to \$60,000.

- Knoxville, Hour 2

Airs Monday, September 29, at 8 p.m. on East Tennessee PBS

In Knoxville, Tennessee, ANTIQUES ROADSHOW host Mark L. Walberg and appraiser Francis J. Wahlgren travel to the Rhea County Courthouse to look at a book relating to the Scopes “monkey trial.” Highlights



PHOTO BY BRIAN WAGNER.

*The Wadlow Shoe.*

include: a collection of personal letters from Amelia Earhart to the guest’s Aunt that feature Earhart’s entrepreneurial and self-promotional spirit; Joseph

Delaney drawings, ca. 1950, purchased from the Knoxville artist’s own home for \$20 each and now valued at \$2,000 to

**Continue on page 2**

## What have you got to lose?

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# Faith

## Components of Prayer

Most people I meet desire to have a good prayer life with God. But sometimes prayer is misunderstood. Praying is simply having a conversation with God. Prayer is a lifestyle, not an event. Prayer is not the end goal; life transformation is.

Paul encouraged the church at Thessalonica to "pray continually" (1 Thess. 5:17). It is hard enough for many of us to pray occasionally, so how in the world are you going to be able to pray continually? Well, think of all the conversations you have with people throughout the day. You listen and you talk to many different people. Think of prayer as your most important



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

conversation during your day.

As you talk to God, don't be phony. Talk truthfully from the heart. You don't have to do all the talking in your prayer time. Ask questions of God. King David often did this as you can read in the various Psalms. We pray not for God's benefit, but for our own. God is not taking a nap in heaven. God is personally involved in our lives and wants to hear from you.

We are encouraged in Scripture to ask people to pray for physical and spiritual healing (James 5:14-16). The prayers of the righteous are powerful and effective. Jesus tells us to pray for those who might

share the gospel with the lost (Matthew 9:37-38). It is fine to pray for our health and needs, but a sign of spiritual maturity is when we become outwardly focused instead of inwardly focused.

There are times we don't know what to pray, but thankfully God has given us His Spirit who intercedes for us (Romans 8:26-27). Many people don't think they will never be good at prayer; that they are just not wired to be a prayer warrior. Imagine if in marriage I were to tell my wife, "I'm no good at talking so just get used to it." I don't think that would go over too well. We all know that communication is a key in any relationship. When you start to dabble with prayer, you will find that it will grow. You will discover that you have an

advocate and a friend to help you in the Spirit.

Another important component to prayer is listening to God. In a day of constant background noise around us, this can prove to be difficult if you are not intentional in finding a quiet place. "Be still and know that I am God" (Psalm 46:10).

Prayer will eventually become an ongoing conversation with God. It is a mindset. As you talk to God more, it breeds a closer relationship with God. Let prayer become your default mechanism. Let it be your first priority and not your last. Praying without ceasing is the byproduct of a seamless relationship with Jesus Christ.

## FARE Walk for Food Allergy

The Food Allergy Community of East Tennessee (FACET) is thrilled to be a part of Knoxville's first FARE Walk for Food Allergy!

There are 15 million Americans with food allergies, which means there are 15 million reasons to join the Food Allergy Research & Education (FARE) Walk for Food Allergy in Knoxville to raise critical funds to find a cure and to increase awareness about this growing public health issue. The FARE Walk for Food Allergy in Knoxville will be held August 9, 2014 at World's Fair Park from 9:30 a.m. to 12:00 p.m.

Participants can sign up to walk individually or as part of a team. For more information, or to register or volunteer, visit [www.foodallergywalk.org/knoxville2014](http://www.foodallergywalk.org/knoxville2014).

## Knoxville 'Antiques Roadshow' Episodes Premiere

**Continued from page 1**

\$3,000; and two larger-than-average Jacob Maentel watercolors, ca. 1835, are appraised for \$60,000 to \$80,000.

• Knoxville, Hour 3

Airs Monday, October 6, at 8 p.m. on East Tennessee PBS

ANTIQUES ROADSHOW stops in Knoxville, Tennessee, where host Mark L. Walberg and appraiser John Buxton visit the McClung Museum of Natural History and Culture to talk about prehistoric Native American stoneworks. Highlights include: a third edition of *Gone With The Wind* with a false inscription; signed Muhammad Ali training shoes that are appraised for \$15,000 to \$20,000; and a Cartier sapphire and diamond ring that was purchased at a Knoxville estate sale for less than \$15,000 and is now valued at \$40,000 to \$60,000.

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## Church Happenings

### Seymour United Methodist Church

The Chancel Choir is taking a much-deserved summer break, but will resume later. Watch for that announced date.

Looking ahead, the annual "Calling All Men"

retreat will be held August 1 - 2 at Tennessee Wesleyan College in Athens.

Volunteers are always needed for many programs, including present need for children's programs, altar guild service, ushers and acolyte coordinator.

Further information on any of the above items, or other church-related matters, please call our church office at 573-9711. Our website is: [www.seymourumc.org](http://www.seymourumc.org).

### Shannondale Presbyterian Church

The public is cordially invited to attend a choral concert at Shannondale Presbyterian Church, Sunday, July 27, beginning at 2:30 p.m. The group is composed of 15 - 20 singers, who rehearse

weekly at the Fort Sanders Sevier Senior Center in Sevierville. The director is Alice Grady, wife of Pastor Don Grady.

They have sung at several Sevier County churches, at the county-wide Spring Music Festival, and at Voices for Hope on stage at The Country Tonite Theater in Pigeon Forge. The accompanist is Ann Thompson.

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### Glenwood Baptist Church

Glenwood Baptist Church of Powell, 7212 Central Ave. Pike, is accepting appointments for the John 5 Food Pantry. Phone 938-2611 or leave a message.

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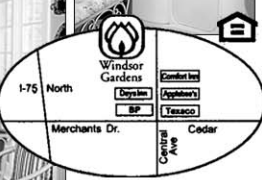
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# Tender, loving care of your perennials in July

July. The Dog Days of Summer and yes, I'm feeling it and the garden feels it as well and is looking tired. At this time of year, the perennials need some tender, loving care.

Summer is the time to pinch, deadhead and cut back perennials to keep order, neatness in appearance and with some perennials, to even encourage or coax them into producing more buds and flowers, rather than wasting their energy forming seeds.

Deadheading involves removing spent and faded flowers from perennials. Cut the flower stems as far as you can without removing new buds that may bloom in the future. Choosing the exact point to make a deadheading cut can seem confusing, since perennials have different flower forms. Because deadheading, like other types of pruning, is so species specific, it can be difficult to group plants into categories. For most plants, however, all you need to remember is to prune spent flowers and stems back to a point where there's a new lateral flower or bud. If no new flower is apparent, prune the stem back to a lateral leaf.

Bee balm or Monarda is a tough native plant with wonderfully scented leaves. The tubular petals attract butterflies and hummingbirds. Bee balm blooms early to late summer. Dead head flowers for later bloom, but leave some late flowers on the plant in order for it to reseed.

Purple coneflowers or Echinacea is a disease and insect resistant native plant with many colors and form. These drought tolerant plants will flower throughout the summer as long as you deadhead spent blooms. Leave the last flowers on as the dried seed heads attract goldfinch in the fall. Perennials with heads of flowers, or with daisy-shaped flowers usually look better if at least some of the stem below the bloom is cut off, along with the faded flowers. This helps to avoid that unpopular "decapitated" look. Cut these back to a thicker main stem, where new buds are probable already forming. Perennials that respond well to this include the aforementioned Purple Coneflower, Shasta Daisies, Rudbeckia, Yarrow, Blanket Flower and Beebalm.

The fading flowers of Daylilies can simply be snapped off using your fingers. When all the flowers on a stem have finished, use pruners to snip the stem at the base. If the foliage begins to get ratty after flowering, pull or cut off handfuls of the browning leaves at the base. They will soon be replaced by fresh leaves that will look attractive until frost.

Cut back the stems of Delphinium,

Scabiosa and Veronica and plants will produce new flower stems. Pinch off spent flowers along the stem on Hollyhocks as they wilt; leave a few flowers to reseed; cut stem to basal foliage once all the flowers have finished; may rebloom on short stems.

Threadleaf coreopsis can be sheared to the ground in August to stimulate September and October rebloom using scissors or hedge clippers. Deadheading also helps prevent reseeding. Tickseed Coreopsis needs frequent deadheading to keep the plant blooming almost all summer; cut the flower stems back to side branches; eventually remove all spent stems to the ground.

If you haven't already, there are some perennials that need staking for an optimal look in the garden. By staking them earlier in the spring, the plant will cover the stake and look less obvious and more natural. However, with that being said, I would still recommend staking tall perennials even in July to give the garden a more orderly, neat appearance.

Tall flowers, like hollyhocks, delphiniums, foxglove, phlox and dahlias, absolutely need staking. With these tall flowers, you can usually stake them individually. Tall, straight perennials can be secured to a thin bamboo, metal or plastic stake placed close to the stem. Tie the plant loosely to the stake by twisting the twine into a figure eight so that the stem is not pulled tight up against the stake. Plants with large flowers, that tend to be top heavy, will need to be tied to the stake all the way up to the flower.

Perennials that grow in clumps such as asters are better served by placing four or more stakes around the plant and then twine tied around onestake, then looped around a stake across from it. Repeat this procedure, until all stakes are connected, creating a star-like pattern. Foliage grows up through the framework.

Bushy perennials with large, heavy flowers, such as peonies, can be staked using a circular wire frame.

By giving your perennials tender, loving care, you can enjoy an orderly, neat and beautiful garden even in the dog days of summer in July.

"You know you are a hard-core gardener if you deadhead flowers in other people's garden."--Sue Careless

A flower cannot blossom without sunshine nor a garden without love.

# ‘Place’ Focus of KWG Program

Award-winning author Elizabeth Gentry will speak about 'place' and how it informed her dark fairy tale "Housebound" at the Knoxville Writers' Guild's August program.

The event, which will be open to the public, begins at 7 p.m., Thursday, Aug. 7, at the Laurel Theater, at the corner of Laurel Avenue and 16th Street in Fort Sanders. A \$2 donation is requested at the door. The building is handicapped accessible. Additional parking is available at Redeemer Church of Knoxville, 1642 Highland Ave. "I will be talking about the origins of the novel - how I was working to capture the mood of a number of places that I have visited or lived even as the novel itself does not have an explicitly identified setting," Gentry said. She believes the program will appeal to a wide range of writers because, "Writers of all genres often work from images, memories or associations with specific places, which was reinforced for me recently when I taught an open-

genre class with a place theme at John C. Campbell Folk School."

Gentry's debut novel "Housebound" was published in 2013 by &NOW Books - an imprint of Lake Forest College Press that supports innovative literature - and distributed by Northwestern University Press. The novel was awarded the 2012 Madeleine P. Plonsker Emerging Writer Award, which was judged by novelist and fairy tale advocate Kate Bernheimer, who also wrote an introduction for the book. Originally from Asheville, NC, Elizabeth lives in Knoxville, Tenn., where she works as writing specialist for the University of Tennessee College of Law and teaches for the English Department. She received an MFA in fiction writing from the University of North Carolina at Greensboro.

Reviews and an excerpt from her novel can be found at [www.elizabethgentry.com](http://www.elizabethgentry.com). For more information about this and other KWG events, please visit [www.knoxvillewritersguild.org](http://www.knoxvillewritersguild.org).

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 ¼ tsp. cinnamon  
 1 egg  
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 1 teaspoon vanilla extract  
 3 cups apples, peeled and sliced  
 1 9 inch deep dish pie shell, uncooked  
 1/3 cup white sugar  
 1/3 cup all purpose flour  
 1 tsp. ground cinnamon  
 2 TBSP butter

Stir together 2 tablespoons flour, salt, ¾ cup sugar, and nutmeg in bowl. Combine egg, sour cream, and vanilla in another bowl; mix well. Add egg mixture into unbaked pie shell. Bake in a preheated 400-degree oven 15 minutes. Reduce temperature to 350 degrees and bake 30 minutes more. Remove pie from oven. Combine 1/3-cup sugar, 1/3-cup flour, and 1 teaspoon ground cinnamon in bowl. Cut in 2 tablespoons butter or margarine until crumbly, using a pastry blender. Sprinkle cinnamon mixture over pie. Return to oven and bake 10 minutes more or until topping is brown. Cool on rack. This is good warm or cold.

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# ANNOUNCEMENTS

## Abundant Life

Abundant Life, a Free Weight Management Program incorporating diet, exercise, and group support will start 6:00 p.m., Thursday, August 14, at the North Knoxville 7th-Day Adventist Church, 6530 Fountain City Road in the church fellowship hall. Space is limited, so call (865)314-8204 or go to [www.KnoxvilleInstep.com](http://www.KnoxvilleInstep.com) to register.

## Book signing

Col. Calvin Lyons will be signing his book about World War II veterans who are buried overseas titled: "If These Stones Could Talk," on Wednesday, July 23 from 10:30 a.m. -2 p.m. at the Fountain City Panera.

## CHS Class of 1945 reunion

Central High School Class of 1945 will hold its 69th reunion on Tuesday, August 5. They will meet at 11:30 a.m. in the back room at Fountain City Chop House. No reservation needed; the group will order from the menu. Pass the word, come and bring your spouse or caretaker. All surviving caretakers are invited. If you have any questions, please call Joe Warwick at (865) 688-6659.

## District 7 Democrats meeting

The District 7 (serving Halls and Powell) Knox Democratic Party meeting will take place Monday, July 28, 6:30 p.m., at the Halls Branch Library, 4518 E. Emory Rd. Come meet local candidates, address local issues, and help get out the vote. For further information, contact Mary Ann Page at [map@parodee.net](mailto:map@parodee.net) or (865) 247-8155 or Dan Haney at [bd166@comcast.com](mailto:bd166@comcast.com).

net or (865) 922-4547. For other district meeting locations and times throughout the county, please visit the main party website at <http://knoxvilledemocrats.org>.

## Retired Teachers Meeting

Retired teachers are invited to the July Legislative Program at The Foundry, 747 World's Fair Drive, at 11:15 a.m. Cost of the luncheon is \$15.00; however, first time attendees will enjoy a free lunch! Meetings are usually held on the fourth Thursday of alternate months with the Executive Board meeting at 10 a.m. All members are welcome to attend.

## Slices for Kylie

A fundraiser for a local 5-year-old girl, Kylie Overton, who is struggling with brain cancer will be hosted at two Papa John's restaurants Tuesday, July 22 from 11 a.m. until 11 p.m. Fifty percent of all sales will be donated to Kylie and her family and donations will also be accepted.

The Papa John's restaurants are at 7070 Maynardville Highway in Halls and 6529 Clinton Highway in Powell.

## Young High School Class of 1950 Reunion

The Young High School Class of 1950 will meet Thursday, August 14, 2014 at Bearden Banquet Hall from 2 p.m. until 6 p.m. Meal will be served at 4:30 p.m. Dress is casual. Guests are invited. Cost is \$20 per person which includes everything. You may mail him at 8208 Banyan Blvd. Orlando, FL 32819-4145; Email [halandavis@aol.com](mailto:halandavis@aol.com); home phone: (407)351-5515; and cell (407)721-1517.

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Legal Notices

75 FORECLOSURES

**SUBSTITUTE TRUSTEE'S SALE**

Sale at public auction will be on **August 21, 2014 on or about 10:00AM** local time, at the Auction.com room, Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by BRENDA K DELANEY AND JOE S DELANEY, to ROBERT M WILSON JR., WILSON AND ASSOCIATES PLLC, Trustee, on February 1, 2008, as Instrument No. 200802280064230 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT AS TRUSTEE OF ARLP TRUST 2

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

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

SITUATED IN THE SEVENTH CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE AND WITHIN THE 32RD WARD OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 17-R, RESUBDIVISION OF LOTS 17, 18, 19 AND 20, BLOCK 6, LOVELAND HEIGHTS ADDITION, AS SHOWN BY MAP OF RECORD IN MAP OF RECORD IN MAP CABINET P, SLIDE 298-C, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH MAP REFERENCE IS HERE MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF, AND ALSO SHOWN BY SURVEY OF EDDY R. GARRETT RLS#1544, DATED DECEMBER 7, 1998, DRAWING NO. 98-422.

BEING THE SAME PROPERTY CONVEYED TO JOE DELANY AND WIFE BRENDA DELANY FROM TIMOTHY W. SNYDER, MARRIED AND WAYLON G. SNYDER, MARRIED, AS TENANTS IN COMMON WITH RIGHT OF SURVIVORSHIP BY DEED DATED MARCH 17, 2006, OF RECORD IN INSTRUMENT NO. 200603290080943 IN THE RECORDS FOR KNOX COUNTY, TN.

Tax ID: 071AF012

Current Owner(s) of Property: BRENDA K DELANEY AND JOE S DELANEY

The street address of the above described property is believed to be **1305 Roosevelt Rd., Knoxville, TN 37914**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: None

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

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

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

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

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

MWZM File No. 13-003719-670

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NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated January 13, 2012, executed by CAROL A. LADUKE, conveying certain real property therein described to ROBERT M. WILSON, JR., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 30, 2012, at Instrument Number 201201300041433; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Nationstar Mortgage LLC who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **August 21, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NUMBER SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 110, FINAL PLAT OF LEXI LANDING PHASE FOUR, AS SHOWN ON THE PLAT OF THE SAME OF RECORD BEARING INSTRUMENT NUMBER 200504070079563, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. PPN: 066FE-044 CAROL A. LADUKE, UNMARRIED 6520 HUGH WILLIS ROAD, POWELL TN 37849 Loan Reference Number 7199443/241617248 First American Order No: 44538604 Identifier: Parcel ID: 066FE-044 PROPERTY ADDRESS: The street address of the property is believed to be **6520 HUGH WILLIS RD, POWELL, TN 37849**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): CAROL A. LADUKE OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee

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75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated March 4, 2009, executed by DONNA JEAN LOVING AND ROY L. LOVING, conveying certain real property therein described to CHARLES E. TONKIN, II, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded March 12, 2009, at Instrument Number 200903120056988; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as trustee for PROF-2013-S3 REMIC Trust IV. who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **August 21, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. NINE (9) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 27TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING ALL OF LOT 13, IN MOUNTAIN VISTA SUBDIVISION, AS SHOWN BY MAP OF RECORD IN MAP BOOK 14, PAGE 163, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, SAID LOT FRONTING 81 FEET ON THE NORTHEAST SIDE OF CHALMERS DRIVE, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS SHOWN ON SAID MAP OF RECORD AFORESAID, AND AS SHOWN BY SURVEY OF G. T. TROTTER, JR., SURVEYOR, DATED OCTOBER 9, 1973. Parcel ID: 123N-C-001 PROPERTY ADDRESS: The street address of the property is believed to be **6014 CHALMERS DRIVE, KNOXVILLE, TN 37920**. 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): DONNA JEAN LOVING AND ROY L. LOVING OTHER INTERESTED PARTIES: MIDLAND FUNDING 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.rublinlublin.com/property-listings.php](http://www.rublinlublin.com/property-listings.php)

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #72007

Insertion Dates: 07-21, 07-28, 2014-08-04

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 24, 2008, executed by TINA UNDERWOOD, conveying certain real property therein described to LEWIS S. HOWARD, JR., ESQ., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded November 26, 2008, at Instrument Number 200811260034450; 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, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **August 7, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN CIVIL DISTRICT SEVEN (7) OF KNOX COUNTY, TENNESSEE, WITHIN THE 32ND WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 18R, SHANGRI-LA HILLS, UNIT 4, SECTION I AS SHOWN ON MAP OF SAME OF RECORD IN MAP BOOK N, PAGE 378C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, SAID PROPERTY BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS SHOWN ON MAP OF AFORESAID ADDITION, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION ACCORDING TO THE SURVEY OF GEORGE A. MCGREW, JR., RLS #1341, 353 COLLUM, CLINTON, TENNESSEE, DATED MAY 29, 1996, DRAWING NUMBER 22450; SAID PREMISES BEING IMPROVED WITH A DWELLING BEARING THE ADDRESS OF 4304 LARIGO DRIVE, KNOXVILLE, TENNESSEE. Parcel ID: 070FE-007 PROPERTY ADDRESS: The street address of the property is believed to be **4304 LARIGO 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): TINA UNDERWOOD OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee

119 S. Main Street, Suite 500

Memphis, TN 38103 [www.rublinlublin.com/property-listings.php](http://www.rublinlublin.com/property-listings.php)

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Ad #71717

Insertion Dates: 07-07, 07-14, 2014-07-21

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed September 20, 2006 by Anamary R. Daniel, unmarried to Robert M. Wilson, Jr., as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200610030029142, and the undersigned having been appointed Substitute Trustee by instrument recorded in the said Register's Office, and the owner of the debt secured, Green Tree Servicing LLC, 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 to give notice that the undersigned will, on Tuesday, August 5, 2014 commencing at 12:00 PM, at the Northernmost Entrance from Main Avenue near the Main Assembly Room on M-Level of the City and County Building, Knoxville, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Knox, State of Tennessee.

Situated in District No. Six (6) of Knox County, Tennessee, and within the 15th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 15, Block D, in Westmoreland Estates, Unit 3, a subdivision to Knox County, Tennessee, as shown by map of said subdivision of record in Map Cabinet L, Slide 260A, in the Knox County, Register's Office, said lots being more particularly bounded and described as shown by map aforesaid, to which map specific reference is hereby made for a more particular description. This conveyance is made subject to 1) any and all restrictions and or easements 2) zoning regulations.

Tax Parcel ID: 120N-K-010

Property Address: **7420 Lawford Road, Knoxville, TN.**

Other Interested Parties: Mortgage Electronic Registration Systems, Inc., solely as nominee for Countrywide Bank, N.A.

All right and equity of redemption, homestead and dower 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.

ARNOLD M. WEISS,

Weiss Spicer Cash, PLLC

Substitute Trustee

208 Adams Avenue

Memphis, Tennessee 38103

901-526-8296

**File # 7134-114153-FC**

Published: July 14, July 21 and July 28, 2014

Green Tree Servicing LLC/Anamary Daniel

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed June 5, 2013 by Aric A. Grimes and Rebecca Grimes, husband and wife to Title Group of Tennessee LLC, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 201306140082584, and the undersigned having been appointed Substitute Trustee by instrument recorded, in the said Register's Office, and the owner of the debt secured, Freedom Mortgage Corporation, 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 to give notice that the undersigned will, on Tuesday, **August 12, 2014 commencing at 12:00 PM**, at the Northernmost Entrance from Main Avenue near the Main Assembly Room on M-Level of the City and County Building, Knoxville, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Knox, State of Tennessee.

Situated in District No. Eight (8) of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as Lot 31, STONEWOOD CREEK SUBDIVISION, Phase Two, as shown on the plat of the same of record bearing Instrument No. 200609220026156, Register's Office, Knox County, Tennessee, to which plat specific reference is hereby made for a more particular description. Together with and subject to the rights and obligations in and to the common areas shown on plat of record aforesaid, as a member of the Stonewood Creek Homeowner's Association, Inc.

Tax Parcel ID: 031P-D031

Property Address: **7645 Bud Hawkins Road, Corryton, TN.**

Other Interested Parties: Lynda Bell

All right and equity of redemption, homestead and dower 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.

ARNOLD M. WEISS,

Weiss Spicer Cash, PLLC

Substitute Trustee

208 Adams Avenue

Memphis, Tennessee 38103

901-526-8296

**File #7168-114780-FC**

Published: July 21, July 28 and Aug 4, 2014

LoanCare, LLC/Aric Grimes



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Legal Notices

75 FORECLOSURES

TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on the 3rd day of March, 2006, by deed of trust recorded as Instrument Number:200607120003082, in the Office of the Register of Deeds for Knox County, Tennessee Gregory Dan Wright and Kimberly Sue Wright, husband and wife, and Stewart title of Tennessee, Inc., Trustee, did convey in the trust the hereinafter described real estate to secure a payment of a promissory note to Alan D. and Connie D. Wright, more particularly in said deed of trust described.

WHEREAS, on the 30th day of June, 2014, by instrument recorded as Instrument No. 20140630000073836 in the Office of the Register of Deeds for Knox County, Tennessee, the undersigned, John Tyler Roper was appointed Substitute Trustee in accordance with the provisions of said deed of trust; and,

WHEREAS, default has been made in the payment of said indebtedness, the same being now past due and the entire amount thereof having been declared due and payable in accordance with the terms of said note and deed of trust; and,

WHEREAS, the owner and holder of said indebtedness has called upon the undersigned, John Tyler Roper, Trustee, to foreclose said deed of trust in accordance with the terms thereof, and to sell said real estate in satisfaction thereof;

NOW THEREFORE, NOTICE IF HERE-BY GIVEN, that by virtue of the authority vested in me by said deed of trust, John Tyler Roper, Trustee, I will on the **14th day of August, 2014 at 10:00 a.m.**, offer for sale and sell, on the courthouse steps of the Knox County Courthouse, for case in hand following described real estate, to-wit: SITUATED in the District No. Six (6) of Knox County, Tennessee, and being without the corporate limits of the City of Knoxville, Tennessee, said property being more fully described as follows:

BEGINNING at a point in the southern line of Mynatt Road, said point of beginning being distant in an easterly direction 56 feet from the point of intersection of the southern line of Mynatt Road with the eastern line of Greenville Drive projected to said southern line of Mynatt Road, said point of beginning marking the northwest corner of other property belonging to J. Ralph Lewis, et ux: thence South 33 deg. 32 min. East, 150 feet to an iron pin: thence 57 deg. 06 min. West, 102.19 feet to an iron pin in the eastern line of the Mynatt Road Baptist Church property: thence with said line of said Church property and in part along a branch North 36 deg. 31 min. West, 150 feet to an iron pin in the southern line of Mynatt Road: thence with said line of said Road, North 56 deg. 57 min. East, 110 feet to an iron pin, the place of BEGINNING, containing 0.36 acres, more or less, as shown by the survey by Marshall Monroe, Surveyor, bearing date of April 13, 1979.

**NOTE: THE ACREAGE MENTIONED IN THE LEGAL DESCRIPTION IS ONLY FOR THE CONVENIENCE IN IDENTIFYING THE TRACT CONVEYED HEREIN; NEITH THE GRANTOR NOT THE PREPARER MAY ANY REPRESENTATIN TO THE ACREAGE CONVEYED.**

BEING the same property conveyed Grantors by Warranty Deed of record bearing Instrument No. 200607120003081, to be recorded simultaneously herewith in the Register's Office, Knox County, Tennessee.

This property has a physical address of **2726 Mynatt Road, Knoxville, TN 37918**

Sale will be free from all rights of equity and redemption, homestead, dower and all other exemptions, the same as having been waived in said deed of trust. Said property will be sold subject to all unpaid taxes and prior mortgages.

This Notice shall be published in The FOCUS, a newspaper published in Knox County, Tennessee, on the dates shown below and has been posted at the front door of the Knox County Courthouse.

WITNESS my hand the 18th day of July, 2014

JOHN TYLER ROPER, TRUSTEE

John Tyler Roper  
Attorney at Law  
713 Market Street, Suite 120  
Knoxville, Tennessee 37902  
(865) 262-8516 Ext. 3

Publish Date: 7/21, 7/28, 8/4/2014

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed August 12, 2009 by Joshua Smith, A Single Man and Amanda Vandyk, A Single Woman to Said, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200909110018868, and the undersigned having been appointed Substitute Trustee by instrument recorded, in the said Register's Office, and the owner of the debt secured, Bank of America, N.A., 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 to give notice that the undersigned will, on Thursday, **August 14, 2014 commencing at 10:00 AM**, 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 County of Knox, State of Tennessee.

Land situated in the County of Knox in the State of TN. Situated in District No. Five (5) of Knox County, Tennessee, within the 40th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 16, Pleasant Hill Subdivision, Unit 6, as shown by map or record in Plat Cabinet L, Slide 304-D, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description and according to the survey of Robert H. Waddell, Surveyor, dated January 5, 1991.

Tax Parcel ID: 080A-B-016

Property Address: **6024 Morning Glory Place, Knoxville, TN.**

Other Interested Parties: Capital One Bank (USA), N.A.; BB&T Financial, FSB; City of Knoxville

All right and equity of redemption, homestead and dower 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.

.ARNOLD M. WEISS,  
Weiss Spicer Cash, PLLC  
Substitute Trustee  
208 Adams Avenue  
Memphis, Tennessee 38103  
901-526-8296  
**File # 1701-114669-FC**  
Published: July 14, July 21 and July 28, 2014  
Bank of America/Joshua Smith

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed May 22, 2009 by Mervyn L. Norwood, Jr. unmarried to Charles E. Tonkin, II, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200905270076829, and the undersigned having been appointed Substitute Trustee by instrument recorded in Register's Instrument Number 201303040057378, in the said Register's Office, and the owner of the debt secured, Bayview Loan Servicing, LLC, 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 to give notice that the undersigned will, on **Thursday, August 7, 2014 commencing at 10:00 AM**, at the Auction.com Room at Hilton Knoxville, 501 West Church Avenue, 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 County of Knox, State of Tennessee.

Situated in the Fifth (5th) (formerly 6th) Civil District of Knox County, Tennessee, within the 46th Ward of the City of Knoxville, Tennessee, being known and designated as Lot 7, Block J, West Hills Subdivision, Unit 9, as shown on map of same of record in Plat Cabinet C, Slide 84-C (Map Book 23, Page 136), in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description. This conveyance is made subject to any and all applicable restrictions, easements, building setback lines and all conditions as shown of record in the Register's Office, Knox County, Tennessee and in Plat Cabinet C, Slide 84-C (Map Book 23, Page 136), in said Register's Office.

The United States Internal Revenue Service has filed liens on all property belonging to Mervyn L. Norwood, Jr. as follows: Serial Number 801933411 recorded at Instrument No. 201107290005318, dated July 20, 2011, as recorded in the Knox County Register's Office, Knoxville, Tennessee. Timely notice has been given by the undersigned Substitute Trustee to the Internal Revenue Service by Certified Mail as required by 26 USC Section 7425(b).

The sale of this property will be subject to the right of the United States to redeem the said property under the provisions of 26 USC Section 7425(d)(1).

Tax Parcel ID: 1208F-006.00

Property Address: **8024 Bennington Drive, Knoxville, TN.**

All right and equity of redemption, homestead and dower 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.

.ARNOLD M. WEISS,  
Weiss Spicer Cash, PLLC  
Substitute Trustee  
208 Adams Avenue  
Memphis, Tennessee 38103  
901-526-8296  
**File #7178-114450-FC**  
Published: July 07, July 14 and July 21, 2014  
Bayview Loan Servicing LLC/Mervyn Norwood, Jr.

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 7, 2005, executed by JUDY STINSON, conveying certain real property therein described to MARY L. ARONOV, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 12, 2005, at Instrument Number 200510120033410; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2006-1 Home Equity Pass-Through Certificates, Series 2006-1 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 **August 14, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse , located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN THE FIFTH (5TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHIN THE NINETEENTH (19TH) WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING ALL OF LOT NO. 287R IN THE RE-SUBDIVISION OF LOTS 287 AND 288, BLOCK 23, IN ROSEDALE LAND AND IMPROVEMENT COMPANY ADDITION, AS SHOWN BY MAP OF RECORD IN MAP RECORDED AS INSTRUMENT NUMBER 200502140064230 (FORMERLY MAP BOOK 17, PAGE 150), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT. 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: 0811-Q-007.00 PROPERTY ADDRESS: The street address of the property is believed to be **1505 OHIO AVE, KNOXVILLE, TN 37921**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): JUDY STINSON OTHER INTERESTED PARTIES: Mollenhour Investment Group Co., City of Knoxville 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.

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

Rubin Lublin TN PLLC, Substitute Trustee  
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Fax: (404) 601-5846  
Ad #71920  
Insertion Dates: 07-14, 07-21, 2014-07-28

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated NOVEMBER 30, 2010, executed by KYNA A. GRAHAM UNMARRIED WOMAN, to CHARLES E. TONKIN, II, Trustee, of record in INSTRUMENT NO. 201012010033793, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MORTGAGE INVESTORS GROUP, in the Register's Office for KNOX COUNTY, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, SEPTEMBER 4, 2014 AT 10:00 A.M., AT THE CITY COUNTY BUILDING, NORTH SIDE ENTRANCE, 400 MAIN STREET., IN KNOXVILLE, KNOX COUNTY, TENNESSEE**, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN DISTRICT NUMBER 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 40, OF THE GREENWOOD FOREST SUBDIVISION, UNIT 4, AS THE SAME APPEARS OF RECORD IN MAP CABINET E, SLIDE 16A (FORMERLY MAP BOOK 52S, PAGE 11), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO KYNA A. GRAHAM, UNMARRIED, BY WARRANTY DEED DATED NOVEMBER 30, 2010 OF RECORD IN INSTRUMENT NO. 201012010033792, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **2904 GORDON PLACE, KNOXVILLE, TENNESSEE 37918.**

PARCEL ID: 048JC024

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

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

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

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

OTHER INTERESTED PARTIES: NONE OF RECORD

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

This day, July 11, 2014. This is improved property known as **2904 GORDON PLACE, KNOXVILLE, TENNESSEE 37918.**

J. PHILLIP JONES, Substitute Trustee

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

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 07/14/14, 07/21/14 and 07/28/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed November 17, 2004 by Harold Crutcher, an unmarried man to Thomas L. Moser, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200411190042207, and the undersigned having been appointed Substitute Trustee by instrument recorded in Register's Instrument No. 201308120010582, in the said Register's Office, and the owner of the debt secured, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBBS INC., CWMBBS REPERFORMING LOAN REMIC TRUST, CERTIFICATES, SERIES 2005-R3, 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 to give notice that the undersigned will, on **Thursday, August 14, 2014 commencing at 10:00 AM**, 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 County of Knox, State of Tennessee.

Situated in District No. Six of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, being all of Lot No. 1 in Block B of the Northfield Estates Subdivision, Unit 3, as shown by map of record in Map Cabinet M, Slide 53-D, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description of said lot. The above description is the same as the previous deed of record, no boundary survey having been made at the time of this conveyance. This conveyance is made subject to any and all restrictions, setback lines and easements of record in the Register's Office for Knox County, Tennessee.

Tax Parcel ID: 056OH-003

Property Address: **2301 Bainbridge Way, Powell, TN.**

All right and equity of redemption, homestead and dower 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.

ARNOLD M. WEISS,  
Weiss Spicer Cash, PLLC  
Substitute Trustee  
208 Adams Avenue  
Memphis, Tennessee 38103  
901-526-8296  
**File #1701-114755-FC**  
Published: July 21, July 28 and Aug 4, 2014  
Bank of America/Harold Crutcher

75 FORECLOSURES

SUCCESSOR TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on June 17, 2005, in Instrument 200506230103731, in the Register's Office for Knox County, Tennessee, Steven P. Sutton, Jr., did convey in trust to Trustee, the hereinafter described real property to secure payment of an indebtedness described therein; and

WHEREAS, default has been made in the payment of the indebtedness, the same being now past due and the entire amount thereof having been declared due and payable in accordance with the terms of the Deed of Trust, and the Trustee having been called upon to foreclose said Deed of Trust, in accordance with the terms thereof, and to sell the real property in satisfaction thereof; and

WHEREAS, Heather A. Quinn-Bader was appointed successor trustee by Instrument of record in the Register's Office for Knox County, in accordance with the Deed of Trust; and

NOW, THEREFORE, notice is hereby given that by virtue of the authority vested in me by the Deed of Trust, I will on **August 8, 2014, at 10:00 a.m. (local time)**, offer for sale and sell, inside the Main Street entrance to the City County Building, 400 Main Street, Knoxville, Knox County, Tennessee, to the highest and best bidder for cash in hand paid, the following described real estate, located on **4700 High School Road, Knoxville, Tennessee** (the address is believed to be correct but is not part of the legal description) (also shown as tax parcel 69HF-029), and described as:

SITUATED in District Seven (7) of Knox County, Tennessee, and within the 38th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 3, Mitchell's Addition to Inskip, as shown by map of same of record in Map Cabinet A, Slide 225-A, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

Other interest parties: First Resolution Investment Corp., Jerry E. Bedwell.

Said sale will be free from the right and equity of redemption, homestead, dower and all other exemptions, the same having been waived in the Deed of Trust. Said property will be sold subject to all unpaid real estate taxes and any and all other prior encumbrances, including but not limited to easements, restrictions, restrictive covenants, liens and mortgages. The right is reserved to adjourn the day of sale to another day certain without further publication and in accordance with the law upon announcement of such adjournment on the day and at the time and place of sale set forth above.

Trustee reserves the right to extend the period within which the successful bidder is to make full settlement, to keep the bidding open for any length of time, to award the sale to the next highest bidder in the event the successful bidder defaults.

Heather A. Quinn-Bader, Successor Trustee

(865) 386-6580

105 Westview Lane, Oak Ridge, TN 37830

Publish: 07/14/14, 07/21/14 and 07/28/14

# Classified

## Legal Notices

CALL (865) 686-9970 TO PLACE YOUR AD

### 75 FORECLOSURES

#### SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **August 11, 2014 on or about 11:00AM local time**, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by DIANA L NEWBY AND ROBERT E NEWBY, to PRIORITY TRUSTEE SERVICES FO TENNESSEE, L.L.C., Trustee, on April 24, 2006, as Instrument No. 200605050092867 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-OPT5, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT5

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

SITUATED IN THE SIXTH (6TH) CIVIL DISTRICT, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT FOURTEEN (14) OF BLOCK G, STONECREST SUBDIVISION, UNIT 8, AS SHOWN BY THE MAP OF THE SAME RECORDED IN MAP BOOK 65-S, PAGE 82, IN THE REGISTER OF DEEDS OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT; AND ACCORDING TO THE SURVEY OF STANLEY E. HINDS, SURVEYOR, DATED MAY 17, 1993.

BEING THE SAME PROPERTY CONVEYED TO ROBERT & DIANA NEWBY BY DEED OF RECORD AS INSTRUMENT #200404070092836

Tax ID: 131 PG-029

Current Owner(s) of Property: DIANA L NEWBY AND ROBERT E NEWBY

The street address of the above described property is believed to be **321 ORAN ROAD, KNOXVILLE, TN 37934**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: CAVALRY PORTFOLIO SERVICES, LLC, ET AL, AS ASSIGNEE OF CHASE/WASHINGTON

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

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

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

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

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

MWZM File No. 13-004311-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)

PREMIER BUILDING, SUITE 404

5217 MARYLAND WAY

BRENTWOOD, TN 37027

PHONE: (615) 238-3630

EMAIL: INFO@MWZMLAW.COM

Publish: 07/07/14, 07/14/14 and 07/21/14

### 75 FORECLOSURES

#### NOTICE OF FORECLOSURE AND SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by John William Haun and Mary A. Haun, h/w to Kyle M. Walters, Trustee, dated the 28th day of July, 2000 and being of record in Inst. No. 200008020007720, Register's Office for Knox County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, debts and obligations having been assigned by Household Financial Center, Inc. to U.S. BANK TRUST, N.A., as Trustee for LSF8 Master Participation Trust, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, U.S. BANK TRUST, N.A., as Trustee for LSF8 Master Participation Trust. Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, and appointing William Timothy Hill as Substitute Trustee.

NOW, THEREFORE, I, William Timothy Hill, Trustee, pursuant to the said Deed of Trust, having been requested by the owner and holder of said indebtedness so to do, by virtue of the authority and power vested in me by said deed of trust and appointing of Substitute Trustee will on the **4th day of August, 2014, at 12:00 noon.**, on the front door of the Knox County Courthouse, Knoxville, Knox County, Tennessee, sell at public outcry to the highest bidder for cash (or credit upon the indebtedness secured, if the holder is the successful purchaser) the following described property located in Knox County, Tennessee, to wit:

District No. Nine (9) of Knoxville, Tennessee, and being all of Tract No. 1 of the division of Floyd Williams property located on the northwesterly of Marine Road, as referenced on Deed Book 1825, page 1048, Register's Office for Knox County, Tennessee, to which reference is hereby made for a more complete legal description. Tax Id#137-254.01

BEING the same property conveyed to John Williams Haun and Mary A. Haun by deed recorded 8/21/84 in Book 1825, page 1048, Register's Office for Knox County, Tennessee.

This is improved property known as **405 W. Marine Road, Knoxville, TN**

Other interested parties: USCB, Inc., Household Financial Center, Inc.

If there is any discrepancy with the street address, the legal description will control.

At the time of this publication, the § 35-5-117 notice of the right to foreclose was timely forwarded. 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. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time. This is an attempt to collect a debt and any information obtained will be used for that purpose.

This 8th day of July, 2014.

William Timothy Hill, Substitute Trustee

201 Fourth Avenue North, Suite 1800

Nashville, TN 37219

Publish: 07/14/14, 07/21/14 and 07/28/14

### 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 April 14, 2006, executed by CAROLYN BIASI, KERRY FINLEY, conveying certain real property therein described to TICOR TITLE INSURANCE CO, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded April 18, 2006, at Instrument Number 200604180086789; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to HSBC BANK USA, N.A., AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2006-AR6 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-AR6 who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **August 7, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NUMBER 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 24, BLOCK F, FARMINGTON SUBDIVISION, UNIT 1, AS SHOWN BY MAP OF SAME OF RECORD IN MAP BOOK 65-S, PAGE 50 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR MORE PARTICULAR DESCRIPTION; ACCORDING TO THE SURVEY OF STANLEY E. HINDS, SURVEYOR, DATED ON MAY 24, 1999, BEARING JOB NO. 9905021. SUBJECT TO RESTRICTIONS SHOWN IN DEED BOOK 1622, PAGE 1029 IN SAID REGISTER'S OFFICE. SUBJECT TO SET-BACK LINES AND EASEMENTS AS FOLLOWS: 35 FT. MINIMUM BUILDING SETBACK LINE FROM RIGHT OF WAY, 05 FT. UTILITY AND DRAINAGE EASEMENT INSIDE ALL LOT LINE, 10 FT. INSIDE ROAD AND BOUNDARY LINED, AND A 50 FT. RIGHT OF WAY EASEMENT ON ALL STREETS. THIS CONVEYANCE IS SUBJECT TO ANY AND ALL RESTRICTIONS, EASEMENTS, SETBACK LINES, CONDITIONS, PLAT OF RECORD, AND ENCUMBRANCES OF RECORD IN THE REGISTER'S OFFICE FOR THE AFORESAID COUNTY. Parcel ID: 154D-G-021.00 PROPERTY ADDRESS: The street address of the property is believed to be **1820 BISHOPS BRIDGE ROAD, KNOXVILLE, TN 37922**. 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): CAROLYN BIASI, KERRY FINLEY OTHER INTERESTED PARTIES: FIA CARD SERVICES, N.A., KNOXVILLE TVA EMPLOYEES CREDIT UNION, Mortgage Electronic Registration Systems, Inc., ("MERS"), acting solely as a nominee for MORTGAGEIT, INC. LENOIR CITY UTILITIES BOARD The sale of the above-described property shall be subject to all matters shown on any Recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Ruben Lublin TN PLLC, Substitute Trustee

119 S. Main Street, Suite 500

Memphis, TN 38103 www.rubinelublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #71572

Insertion Dates: 07-07, 07-14, 2014-07-21

### 75 FORECLOSURES

#### SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **August 7, 2014 on or about 10:00AM local time**, at the Auction.com room, Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by FRANDA D JAMES AND MARIA N JAMES, to NETCO, INC., Trustee, on February 13, 2009, as Instrument No. 200903090056073 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: Ocwen Loan Servicing, LLC

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

SITUATED IN DISTRICT SIX OF KNOX COUNTY, TENNESSEE, AND BEING LOT 49, SPRADLINE PLACE SUBDIVISION, AS SHOWN BY MAP OF RECORD IN INSTRUMENT NO. 200508080012164, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND PARTICULAR DESCRIPTION.

BEING THE SAME PROPERTY OR A PORTION OF THE SAME PROPERTY CONVEYED TO FRANDA D. JAMES AND WIFE, MARIA N. JAMES BY INSTRUMENT DATED APRIL 20, 2007 FROM LEATHERNECK CONSTRUCTION, LLC FILED ON APRIL 24, 2007 AS DOCUMENT NUMBER 20070424-0086706 IN THE KNOX COUNTY RECORDS.

Tax ID: 3 079DF027

Current Owner(s) of Property: FRANDA D JAMES AND MARIA N JAMES

The street address of the above described property is believed to be **2104 COUNTRY BROOK LANE, KNOXVILLE, TN 37921**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: SPRADLIN PLACE HOA INC.

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

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

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

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

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

MWZM File No. 14-000179-672

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)

PREMIER BUILDING, SUITE 404

5217 MARYLAND WAY

BRENTWOOD, TN 37027

PHONE: (615) 238-3630

EMAIL: INFO@MWZMLAW.COM

Publish: 07/07/14, 07/14/14 and 07/21/14

### 75 FORECLOSURES

#### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 13, 2006, executed by KIMBERLY R SHEHAN AND MICHAEL P SHEHAN, conveying certain real property therein described to KNOXVILLE TITLE AGENCY, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded December 20, 2006, at Instrument Number 200612200051389; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2 who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 31, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. TWO (2) OF KNOX COUNTY, TENNESSEE, AND ON THE NORTH SIDE OF FOURTH AVENUE IN FOUNTAIN CITY, TENNESSEE, AND UNINCORPORATED SUBURB OF KNOXVILLE, AND BEING ALL OF LOTS EIGHTEEN (18), NINETEEN (19), TWENTY (20) AND TWENTY-ONE (21), IN BLOCK THIRTY-EIGHT (38) OF FOUNTAIN CITY; EACH OF SAID LOTS FRONT FIFTY FEET ON THE NORTH SIDE OF FOURTH AVENUE AND EXTEND BACK THEREFROM IN A NORTHERLY DIRECTION BETWEEN PARALLEL LINES 145 FEET TO AN ALLEY. SEE PLAT CABINET A, SLIDE 299D, REGISTER OF DEEDS OFFICE OF KNOX COUNTY, TENNESSEE. THE ABOVE DESCRIPTION BEING THE SAME AS THE PREVIOUS DEED OF RECORD; NO BOUNDARY SURVEY HAVING BEEN OBTAINED AT THE TIME OF THIS CONVEYANCE. THIS CONVEYANCE IS MADE SUBJECT TO ALL APPLICABLE RESTRICTIONS, EASEMENTS, BUILDING SETBACK LINES AND ALL CONDITIONS AS SHOWN ON THE RECORDED MAP AND IN PLAT CABINET A, SLIDE 299D, IN THE KNOX COUNTY REGISTER'S OFFICE. Parcel ID: 058FG045 PROPERTY ADDRESS: The street address of the property is believed to be **517 BALSAM DR, KNOXVILLE, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): KIMBERLY R SHEHAN AND MICHAEL P SHEHAN OTHER INTERESTED PARTIES: CAPITAL ONE BANK (USA) N.A. The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Ruben Lublin TN PLLC, Substitute Trustee

119 S. Main Street, Suite 500

Memphis, TN 38103 www.rubinelublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #71465

Insertion Dates: 07-07, 07-14, 2014-07-21



CALL (865) 686-9970 TO PLACE YOUR AD

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed August 25, 2005 by Arthur James Frazier aka Arthur Frazier and wife, Mary Lee Frazier to American Title Company, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200509060021786, and the undersigned having been appointed Substitute Trustee by instrument recorded in the said Register's Office, and the owner of the debt secured, Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11, 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 to give notice that the undersigned will, on **Tuesday, August 5, 2014 commencing at 12:00 PM**, at the Northernmost Entrance from Main Avenue near the Main Assembly Room on M-Level of the City and County Building, Knoxville, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Knox, State of Tennessee.

SITUATED in District No. Six (6) of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee being known and designated as all of Lot 2, Stonebridge Gardens Subdivision, as shown by map of same of record in Map Cabinet L, Slide 399-D, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

Tax Parcel ID: 047GL-002

Property Address: **804 Jennifer Drive, Knoxville, TN.**

Other Interested Parties: First Franklin Financial Corporation; Hallsdale Powell Utility District

All right and equity of redemption, homestead and dower 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

ARNOLD M. WEISS,  
Weiss Spicer Cash, PLLC  
Substitute Trustee  
208 Adams Avenue  
Memphis, Tennessee 38103  
901-526-8296

**File # 2620-113931-FC**

Published: July 14, July 21 and July 28, 2014

Specialized Loan Servicing/Arthur Frazier

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed August 29, 2008 by Mark E. Newman to Gregory D. Shanks, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Instrument Number 200809020015308, and the undersigned having been appointed Substitute Trustee by instrument recorded in the said Register's Office, and the owner of the debt secured, Midfirst Bank, 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 to give notice that the undersigned will, on **Thursday, August 14, 2014 commencing at 10:00 AM**, 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 County of Knox, State of Tennessee.

SITUATED in District Six (6) of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 22R, Ravenbrook Subdivision, as shown by map of same of record in Map Cabinet K, Slide 374-B, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description. THIS conveyance is made subject to applicable restrictions, building set-back line, existing easements, and to all conditions as shown on the recorded map.

Tax Parcel ID: 131NM-022

Property Address: **10414 Ravenbrook Lane, Knoxville, TN.**

All right and equity of redemption, homestead and dower 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.

ARNOLD M. WEISS,  
Weiss Spicer Cash, PLLC  
Substitute Trustee  
208 Adams Avenue  
Memphis, Tennessee 38103  
901-526-8296

**File # 1882-114807-FC**

Published: July 14, July 21 and July 28, 2014

MidFirst Bank/Mark Newman

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 23, 2005, executed by FREDDIE DEAN BURGESS AND PHYLLIS L. BURGESS, conveying certain real property therein described to ARNOLD M WEISS, ATTORNEY, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded May 9, 2005, at Instrument Number 200505090089543; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-20CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-20CB who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **August 7, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN THE 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 6 OF SEDGEFIELD SUBDIVISION, UNIT 2, AS SHOWN ON MAP OF RECORD AT INSTRUMENT NO. 200206070101002, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, FOR WHICH MAP REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. Parcel ID: 151C-F-006 PROPERTY ADDRESS: The street address of the property is believed to be **13015 SEDGEFIELD RD, KNOXVILLE, TN 37922**. 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): FREDDIE DEAN BURGESS AND PHYLLIS L. BURGESS OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Ruben Lublin TN PLLC, Substitute Trustee  
119 S. Main Street, Suite 500  
Memphis, TN 38103 www.rublinlublin.com/property-listings.php  
Tel: (877) 813-0992  
Fax: (404) 601-5846  
Ad #71626  
Insertion Dates: 07-07, 07-14, 2014-07-21

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated OCTOBER 24, 2005, executed by JOHN E. HIGDON, AND LAURA J. HIGDON, HUSBAND AND WIFE to FMLS, INC., Trustee, of record in INSTRUMENT NO. 200511150043717, AS MODIFIED IN INSTRUMENT NO. 200803240070597 TO INCREASE THE INDEBTEDNESS, 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, AUGUST 20, 2014 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:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, AND BEING WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 23, LYONS CROSSING, UNIT 5, AS SHOWN BY MAP OF THE SAME OF RECORD IN PLAT CABINET L, SLIDE 269-A, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND ACCORDING TO THE SURVEY OF SMOKY MOUNTAIN LAND SURVEYING CO., INC., HOWARD T. DAWSON, SURVEYOR, DATED JANUARY 29, 1996 AND BEARING DRAWING NO. 960077.

SUBJECT TO FIRST DEED OF TRUST OF RECORD IN INSTRUMENT NO. 200301080059851 IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO JOHN E. HIGDON AND WIFE, LAURA J. HIGDON, BY WARRANTY DEED DATED FEBRUARY 13, 1996 OF RECORD IN DEED BOOK 2203, PAGE 47, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **1133 EDBURY DR, KNOXVILLE, TENNESSEE 37922**.

PARCEL ID 1330B023

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

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

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

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

OTHER INTERESTED PARTIES: NATIONSTAR MORTGAGE LLC; CB&S BANK, SUCCESSOR TO COMMUNITY SOUTH BANK (INSTRUMENT NOS. 200601040057130 AND 200601040057131); MIDLAND FUNDING LLC ASSIGNEE OF CHASE BANK USA, N.A.; CACH, LLC; LYONS CROSSING HOMEOWNERS ASSOCIATION

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

This day, July 18, 2014. This is improved property known as 1133 EDBURY DR, KNOXVILLE, TENNESSEE 37922.

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: 07/21/14, 07/28/14 and 08/04/14

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 July 30, 2009, executed by TERRI LYN NOLAN, conveying certain real property therein described to ASPEN TITLE AND ESCROW, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded August 11, 2009, at Instrument Number 200908110011633, as modified by Loan Modification Agreement at instrument number 201308120010482; 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, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **August 7, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATE IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING ALL OF LOT 7, BLOCK E, OF CONCORD HILLS SUBDIVISION, UNIT 4, AS SHOWN BY PLAT OF RECORD IN MAP CABINET E, SLIDE 187A (FORMERLY MAP BOOK 63-S, PAGE 12) IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. SAID PREMISES ARE IMPROVED WITH DWELLING DESIGNATED 10725 FARRAGUT HILLS BOULEVARD. SUBJECT TO RESTRICTIONS AND COVENANTS AND EASEMENTS, AS SET FORTH IN BOOK 1582, PAGE 1010, MAP CABINET E, SLIDE 187-A AND IN INSTRUMENT NO. 199908260016479 AND 200001140003139, KNOX COUNTY REGISTER OF DEEDS OFFICE. PROPERTY ADDRESS: The street address of the property is believed to be **10725 FARRAGUT HILLS BLVD, KNOXVILLE, TN 37934**. 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): TERRI LYN NOLAN OTHER INTERESTED PARTIES: BAPTIST HOSPITALWEST The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Ruben Lublin TN PLLC, Substitute Trustee  
119 S. Main Street, Suite 500  
Memphis, TN 38103 www.rublinlublin.com/property-listings.php  
Tel: (877) 813-0992  
Fax: (404) 601-5846  
Ad #71460  
Insertion Dates: 2014-07-07 2014-07-14, 2014-07-21

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 AUGUST 20, 2010, executed by KELLIE RHEA DAVIS, A SINGLE PERSON, to ARNOLD M. WEISS, ESQ., Trustee, of record in INSTRUMENT NO. 201008240011502, for the benefit of WELLS FARGO BANK, N.A., in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, AUGUST 7, 2014 AT 10:00 A.M.**, IN THE AUCTION.COM ROOM AT THE HILTON KNOXVILLE, 501 WEST CHURCH AVE., IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 45, BROCKTON PLACE SUBDIVISION, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET N, SLIDE 243C & D, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO KELLIE RHEA DAVIS, UNMARRIED BY WARRANTY DEED DATED AUGUST 20, 2010 OF RECORD IN INSTRUMENT NO. 201008240011501, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **1924 BARBRIDGE WAY, POWELL, TENNESSEE, 37849**.

PARCEL ID: 067CA045

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

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

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

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

OTHER INTERESTED PARTIES: CACH, LLC; BROCKTON PLACE HOMEOWNERS ASSOCIATION (INSTRUMENT NOS. 201202170045458 & 201305130074073)

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

This day, July 1, 2014. This is improved property known as 1924 BARBRIDGE WAY, POWELL, TENNESSEE, 37849.

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: 07/07/14, 07/14/14 and 07/21/14

# Classified

## Legal Notices

CALL (865) 686-9970 TO PLACE YOUR AD

### 75 FORECLOSURES

#### SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed March 27, 2006 by Donnie R. Loveday and wife, Brenda I. Loveday to Skyline Title and Escrow, LLC, as Trustee, as same appears of record in the office of the Register of Sevier County, Tennessee, in Book 2500, Page 703 and re-recorded in Book 2506, Page 636. and the undersigned having been appointed Substitute Trustee by instrument recorded in the said Register's Office, and the owner of the debt secured, Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF9, Mortgage Pass-Through Certificates, Series 2006-FF9 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 to give notice that the undersigned will, on Wednesday, **July 30, 2014 commencing at 02:00 PM**, at the Front Door of the Courthouse, Sevierville, Sevier County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Sevier, State of Tennessee.

Situate in Eighth (8th) Civil District of Sevier County, Tennessee and being all of Lot 5 of Swaggerty Hill Sub-division, as shown on a plat of record in Map Book 27, page 349 in the Register' Office for Sevier County, Tennessee to which reference is hereby made for a more particular description and as shown by survey of Ronnie L. Sims RLS #683 dated April 15, 1996 and revised January 29, 1998. Subject to restrictions and easements of record in Misc. Book 216, page 121 in said Register's Office. This conveyance is made subject to all applicable restrictions, easements, building setback lines and conditions of record in the Register's Office for Sevier County, Tennessee.

Tax Parcel ID: 0131-B-005

Property Address: **1016 Bradley Court, Kodak, TN.**

Other Interested Parties: United Guarantee Residential Insurance, Co.; Beneficial Tennessee, Inc.

All right and equity of redemption, homestead and dower 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.

ARNOLD M. WEISS,

Weiss Spicer Cash, PLLC

Substitute Trustee

208 Adams Avenue

Memphis, Tennessee 38103

901-526-8296

File #**2620-113810-FC**

Published: July 07, July 14 and July 21, 2014  
Specialized Loan Servicing/Donnie Loveday

### 75 FORECLOSURES

#### SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Sale at public auction will be on **Tuesday, August 5, 2014, at 12:00 PM** prevailing time at the Northernmost Entrance from Main Avenue near the Main Assembly Room on M-Level of the City and County Building, Knoxville, Knox County, Tennessee. Loan #202060566185. The owner of the debt is Flagstar Bank, FSB.

Realty to be sold under the provisions of a Deed of Trust executed by Elmer J. Welden, a married man, Grantors, is located in Knox County, Tennessee and designated as:

Situated in District No. Six (6) of Knox County, Tennessee, without the corporate limits of any municipality, and being all of Lot No. 50 on the Final Plat of Cottonwood Subdivision, as shown of record bearing Instrument No. 200209050019955, Register's Office for Knox County, Tennessee, reference to which is hereby made for a more complete description.

Tax Parcel ID: 046LE-050

Improved and known as **131 Cottonwood Meadow Road, Powell, TN.** Deed of Trust recorded in Register's Instrument No. 201002040051092, in the Register's Office of Knox County, Tennessee.

Terms of sale will be public auction, for cash, free and clear of the rights of homestead, redemption and dower, and the rights of Elmer J. Welden, a married man, and those claiming through them, subject to any accrued taxes and restrictions which may be of record in the said Register's Office.

ARNOLD M. WEISS,

Weiss Spicer Cash, PLLC

Substitute Trustee

208 Adams Avenue

Memphis, Tennessee 38103

901-526-8296

File #**1779-114785-FC**

Published: July 14, July 21 and July 28, 2014  
Flagstar Bank/Elmer Welden

### 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 11, 2005, executed by NEWTON A BALLEW, AN UNMARRIED MAN, to ROBERT M WILSON JR, Trustee, of record in INSTRUMENT NO. 200503150072358, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-10CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-10CB, 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 CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-10CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-10CB, 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, SEPTEMBER 10, 2014 AT 11:00 A.M.**, AT THE NORTHERN MOST ENTRANCE FROM MAIN AVENUE, NEAR THE MAIN ASSEMBLY ROOM, ON LEVEL "M" OF THE CITY-COUNTY BUILDING, AT 400 MAIN AVENUE, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN 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 13, 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 THE RIGHT OF REDEMPTION OF THE U.S. DEPARTMENT OF THE TREASURY – INTERNAL REVENUE SERVICE

BEING THE SAME PROPERTY CONVEYED TO NEWTON A. BALLEW, UNMARRIED BY WARRANTY DEED DATED MARCH 11, 2005 OF RECORD IN INSTRUMENT NO. 200503150072357, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **1128 JAMES MEADOW RD, KNOXVILLE, TENNESSEE 37932.**

PARCEL ID: 118FD013

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

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

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

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

OTHER INTERESTED PARTIES: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE ON BEHALF OF THE CERTIFICATEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-C, C/O BAC HOME LOAN SERVICING LLC; DEPARTMENT OF THE TREASURY – INTERNAL REVENUE SERVICE

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

This day, July 18, 2014. This is improved property known as 1128 JAMES 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: 07/21/14, 07/28/14 and 08/04/14

### 75 FORECLOSURES

#### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated March 12, 2009, executed by MICHAEL W BROWN AND TERESA JANE BROWN, conveying certain real property therein described to HEATHER A. QUINN-BADER, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded March 17, 2009, at Instrument Number 2009-03170058406; 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 **August 21, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. EIGHT (8) OF KNOX COUNTY, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF TRACT 3, LAURELWOOD FARMS SUBDIVISION, AS SHOWN BY MAP OF SAME OF RECORD IN MAP BOOK 69-S, PAGE 2 (MAP CABINET E, SLIDE 334-C), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULARLY DESCRIPTION. Parcel ID: 053 11003 PROPERTY ADDRESS: The street address of the property is believed to be **1142 PEACEFUL WAY, STRAWBERRY PLAINS, TN 37871**. 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): MICHAEL W BROWN AND TERESA JANE BROWN OTHER INTERESTED PARTIES: Capital One Bank (USA), N.A., Sheffield Insurance Company, Inc. 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.rublinlublin.com/property-listings.php](http://www.rublinlublin.com/property-listings.php)

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #71942

Insertion Dates: 07-21, 07-28, 2014-08-04

### 85 MISC. NOTICES

#### NON-RESIDENT NOTICE

TO Terry Sands and Pam Sands, Petitioners vs Tasha Hunley, and unknown Biological Father, Respondents

IN RE: Bria Renee Hunley

**NO. 6572**

In Chancery Court of Union County, Tennessee

THIS CAUSE came on for hearing upon the Request For Publication which establishes a basis for this Order and which is sworn to IT IS HEREBY ORDERED:

1. THE Identity and residence of Respondent, Unknown Biological Father, is unknown.

2. Petitioners have conducted a diligent inquiry for Respondent, Unknown Biological Father, as presented to this court with particularity by Petitioner's attorney sworn statement.

3. That personal service of Respondent, Unknown Biological Father, shall be dispensed with; and that the Court shall allow service by publication on Respondent, Unknown Biological Father, pursuant to T.C.A. Section 21-1-203 and T.C.A. 21-1-204.

IT IS FURTHER ORDERED That service by publication shall run in the Knoxville Focus for four (4) consecutive weeks.

4. That a previous order for publication was entered in this case for the Union County leader that needs to be discarded due to the fact that the respondents live in Knox County.

ENTER this 7th day of May, 2014

Andrew Tillman

Chancellor

PUBLISH: 7/21/14, 7/28/14, 8/04/14 AND 8/11/2014

### 85 MISC. NOTICES

#### NON-RESIDENT NOTICE

TO Jose Eliaquin Milla Molina

IN RE: Fabiola Milla vs Jose Eliaquin Milla Molina

**NO. 187595-1**

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Jose Eliaquin Milla Molina, 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 Jose Eliaquin Milla Molina, it is ordered that said defendant Jose Eliaquin Milla Molina file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Robert W. Wilkinson an, Attorney whose address is P.O. Box 4415, Knoxville, TN 37831 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 Journal for four (4) consecutive weeks.

This 16rd day of June, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 7/7/14, 7/14/14, 7/21/14 AND 7/28/2014

### 85 MISC. NOTICES

#### NON-RESIDENT NOTICE

TO Unknown heirs of the estate of Sue Ann Henegar

IN RE: Rubin Lublin TN PLLC Vs. Rennee Kelley, Dean Henegar and All unknown Heirs of the estate of Sue Ann Henegar

**No. 187735-3**

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Unknown heirs of the estate of Sue Ann Henegar, 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 Unknown heirs of the estate of Sue Ann Henegar, it is ordered that said defendant Unknown heirs of the estate of Sue Ann Henegar file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Joshua R. Hopkins an, Attorney whose address is 3740 Davinci Court Suite 150, Peachtree Corners, Ga 30092 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Mike Moyers at the Knox County Chancery Court, Division 111, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Journal for four (4) consecutive weeks.

This 25rd day of June, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 7/7/14, 7/14/14, 7/21/14 AND 7/28/2014

### 85 MISC. NOTICES

#### NON-RESIDENT NOTICE

TO Mario Alfonso Ramirez-Perez

IN RE: Mario Ramirez-Perez

**NO. 187199-1**

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Mario Alfonso Ramirez-Perez, 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 Mario Alfonso Ramirez-Perez, it is ordered that said defendant Mario Alfonso Ramirez-Perez file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Mital D Patel, Attorney whose address is P.O. Box 26072, Knoxville, TN 37812 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 Journal for four (4) consecutive weeks.

This 30rd day of June, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 7/7/14, 7/14/14, 7/21/14 AND 7/28/2014

### 85 MISC. NOTICES

#### NON-RESIDENT NOTICE

TO Shawn Patrick Hickman

IN RE: Valorie Ann Whitlock vs Shawn Patrick Hickman

**NO. 187662-2**

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Shawn Patrick Hickman, 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 Shawn Patrick Hickman, it is ordered that said defendant Shawn Patrick Hickman file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Cory T. Johnson an, Attorney whose address is 303 High Street, Knoxville, TN 37804 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Daryl Fansler at the Knox County Chancery Court, Division 11, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Journal for four (4) consecutive weeks.

This 27rd day of June, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 7/7/14, 7/14/14, 7/21/14 AND 7/28/2014

### 85 PUBLIC SALE

#### NON-RESIDENT NOTICE

TO Ashley Murphy and Unknown Biological Father

IN RE: Jim Edward Murphy

**NO. 187750-3**

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Ashley Murphy and Unknown Biological Father, 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 Ashley Murphy and Unknown Biological Father, it is ordered that said defendant Ashley Murphy and Unknown Biological Father file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Reggie E. Keaton an, Attorney whose address is P.O. Box 39, Knoxville, TN 37901 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Mike Moyers at the Knox County Chancery Court, Division 111, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Journal for four (4) consecutive weeks.

This 25th day of June, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 7/7/14, 7/14/14, 7/21/14 AND 7/28/2014