



The Knoxville FOCUS

www.knoxfocus.com

SUBSCRIPTIONS AVAILABLE - \$74.50/YEAR

CANTRELL'S
HEAT & AIR
SALES • SERVICE • MAINTENANCE
Family Business Serving You Over 15 Years
5715 Old Tazewell Pike
687-2520
Cantrell's Cares

FREE

September 29, 2014

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

Thank a Teacher!

By Sally Absher
sallyabsher@gmail.com

Today kicks off "Thank a Teacher" week, which runs from September 29 - October 30, 2014.

This week, parents, students, community members and area businesses have the opportunity to thank those who do important and valuable work every day: The wonderful teachers in our Knox County Schools.

How can you celebrate teachers and let them know you appreciate them? Here are a few suggestions from the KCS website:

- Hand-written notes
- Small mementos or gifts
- Social media shout-outs, using #ThankaTeacher
- Hand-made signs in the schools

Additionally, businesses will be commemorating the week with special messages on their marquees and by displaying posters thanking teachers. Many also will offer special discounts for teachers and deliver goodies to schools.

We queried KCS teachers via the SPEAK Facebook page, and here are some additional ideas:

- Tangibly support an arts program in your child's school (from a band teacher)
- Volunteer at your neighborhood school even if you don't have kids in school anymore!
- Attend and speak up at BOE meetings (next meetings are Sept. 29 and Oct. 1)
- Email BOE members, principals, and the Superintendent
- Personally hand-written notes are wonderful!
- Notes of appreciation - with specifics, not just "thanks"
- Notes from students, not just parents!
- Quick and easy: emailed thank you notes copied to the teacher's supervisor or principal
- Box of dry erase board markers, Kleenex for the fall sniffles and/or a bottle of wine
- Homemade dinner - one teacher reports a parent brought her homemade chili, a bag of cheese, a container of sour cream, a bag of corn chips, and a homemade cake!
- Homemade breads or candies

Continued on page 4

CELEBRATING SENIORS



PHOTO BY KNOX COUNTY.

Pictured at last week's brunch are (Bottom row, L to R) Barbara Shipley, Marian Broome; Betty Brannum; Donna Schroeder; Betty Maples; (Standing) April Tomlin, Knox County Senior Services Manager; Lucy Ann Caldwell; Richard Johnson; Linda Williams; Knox County Mayor Tim Burchett; Williamsburg Mkt. Director Debbie Gibbs; and Janet Word, Coordinator/South Knox Senior Center.

Golden Cloggers retire

By Mike Steely
steelym@knoxfocus.com

The South Knoxville Senior Center's Golden Cloggers were honored at Shoney's Restaurant on Alcoa Highway last Thursday. The last three active cloggers were joined by former cloggers and well-wishers as they officially hung up their tap shoes. Williamsburg Villas, one of the many venues the group frequented, sponsored the lunch.

Back in 1993 Zurma Caldwell was teaching clogging at the Church Street United Methodist Church. Two sisters, Joanne Reese and Mary Simpson enjoyed the class and talked their sister, Betty Brannum into joining the class.

Betty so enjoyed clogging that she began asking friends to join in the fun and exercise. After teaching the class a few clogging numbers, Caldwell started the "Golden Cloggers" with the thought of putting some smiles on some faces.

The Golden Cloggers began clogging at nursing homes, libraries, churches, civic meetings. It was fun for the senior cloggers and was all for free.

In 1999, Caldwell retired from teaching and turned the class over to Betty Brannum. By 2007, the Golden Cloggers were calling the South Knoxville Senior Center their home and represented the center at various events in the area. All of the cloggers are beyond their 70th year, with many in their 80s.

"We've had members who broke hips and come back to clog," Mrs. Brannum said.

She said their favorite tunes to clog were "Rocky Top" and "Alley Cat" and added that the group performed at the 100th Knoxville High School Reunion in 2010. Many of the cloggers, including Mrs. Brannum, attended that school.

Betty turned the teaching over in 2011 to Marian Broome who was in charge until the group's final performance on May 12th of this year at the Holston Health and Rehabilitation Center on Boyd's Bridge road, with only three members in that troop who were still clogging. Betty Brannum said she got to a point she could not clog and announce the clogging numbers so Richard Johnson, a retired fireman, became the

announcer.

They dedicated that last clogging event to Ethyl Julian who had just turned 104 years old. The final three cloggers were Betty, Linda Williams and Marian Broome. Original members from 1993 also included Lona Beaver, Dorothy Bishop, Bidy Bowles, Carolyn Briggs, Gloria Desart, Jamie Fox, Barbara Frye, Betty Grover, Janice Kennedy, Lorraine McPherson, Helen Murtaugh, Virginia Raulston, Jonne Reece, Betty Richardson, Doris Rogers, Mary Simpson, Jean Stevens, Betty Yardley and Doris Turner.

More recently the Golden Cloggers consisted of 12 women and included Lucy Ann Caldwell, Joyce Bacon, Donna Schroder, Carolyn Keller, Betty Maples and Betty Clark.

Clogging has its origin in Wales and England and consists of heel and toe tapped shoes in time with music. The dancing has been long popular in Appalachia and is great exercise and takes a lot of stamina and rhythm.

"It keeps you young, you can't clog and worry about your troubles," she told *The Focus*.

PPU Report still not ready

By Mike Steely
steelym@knoxfocus.com

Although the Knox County Audit Committee was expecting a report on the school system's use of Physical Plant Upkeep funds last week, they learned last Monday that they will have to wait longer.

Internal Auditor Andrea Addis, formerly Williams, told the Chairman's Luncheon meeting last Monday that a response from the school system has not

been received. The deadline for the school system is today, September 29th, several days beyond the date Audit Committee had voted to hold a special called meeting to hear the report.

Although the school system has had the findings for weeks, Addis isn't hinting at any of the findings. Addis said that she wants to make sure "all the information is accurate."

She gave a similar report to the Audit Committee

Wednesday. She said that she will copy the County Commission and the Audit Committee as soon as the report is ready.

Several commissioners have voiced concern as to how the PPU funds have been spent by the school system. The funds are allocated for upkeep, maintenance and repairs but may have been allocated for other projects.

Also at the Chairman's Lunch, Finance Director Chris Caldwell reported the

county funds are in good shape and that the bond ratings are very stable. He reported that the Hall Income Tax, a state refunding of a portion of the sales tax, could disappear in 4 to 5 years. He said he's concerned that the tax refund might go directly to the school system instead of to the county funds.

Commissioner Richard Briggs asked Caldwell what might happen to the county funds if one or two middle schools are built

and Caldwell said it might take \$34.5 million to build each school. Commissioner Jeff Ownby asked why new Knox County schools cost so much more to build than schools in other counties. The answer was that Knox County has a higher standard of construction for safety and longer life.

"If you look at those rural schools, built on the cheap, they are showing their age," Commissioner Sam McKenzie said.

FOCUS Poll*

Do you have a favorable or unfavorable opinion of Knox County School Superintendent James McIntyre?

FAVORABLE
37.80%
UNFAVORABLE
62.20%
Survey conducted September 25, 2014.

* Focus Polls are conducted by an independent, professional polling company.

McIntyre Popularity On A Downward Spiral

By Focus Staff

The Knoxville Focus poll tested the favorability and unfavorability ratings for Superintendent of Schools Jim McIntyre.

The results among likely voters indicates a trend of falling popularity for McIntyre. Only one district in Knox County showed McIntyre with a favorability rating above 50%. More than 67% of voters inside the Fourth District said they had a favorable impression of McIntyre. The Fourth District is the heart of Sequoyah Hills and home to many of the Chamber of Commerce crowd.

In every other district in Knoxville and Knox County McIntyre's favorability rating plummeted. McIntyre was as unpopular with women as he was with men.

Open House October 6.

Enrollment specials all day.

Tennova.com
859-7900

KnoxREIA presents:

"Learn to Invest in Apartments / Multi-Family Housing"

Featuring Anthony Chara

Why Own Apartments • How to Analyze a Deal
Key Terms You NEED to Know

Serious Information About Real Estate

Tuesday, October 14, 2014
Holiday Inn - Cedar Bluff - 5:30 PM

Visit www.KnoxREIA.com for more information and to register.

It's fitness time in Tennessee!

\$50 enrollment

Tennova.com
859-7900

Focus on the Law

Surviving Spouse

As a general rule, a person writing a will is free to dispose of his or her property as he or she sees fit. One exception to this rule is found in Tennessee law regarding a surviving spouse.



By Sharon Frankenberg, Attorney at Law

supporting the surviving spouse. Such gifts could be found to be invalid by the court.

The relevant chapter here is found in the Tennessee Code Annotated Title 31 Decent and

Distribution, Chapter 4 Elective Share of Surviving Spouse. A surviving spouse can accept what was provided for him or her in the will or choose ("elect") to take a share under this statute. Even if there is no will, the surviving spouse is entitled to take an elective-share in an amount depending upon the length of the marriage. If the deceased and the surviving spouse were married to each other for less than 3 years, the elective-share percentage is 10% of the net estate. Three years but less than 6 years is an elective-share of 20%. Six years but less than 9 years

is an elective-share of 30% and 9 years or more is an elective-share of 40%. The marriage length includes the total number of years the deceased was married to the surviving spouse combined. The number of years need not be consecutive and may be separated by divorce. Under Tennessee law, in order to elect against the will the surviving spouse must refuse any specific bequest in order to elect the statutory minimum to which he or she would be entitled. This must be done within nine months from the date of the spouse's death.

Real property owned by a couple and titled to both as husband and wife is referred to as being held as "tenants by the entirety." This means that neither can sell or borrow against that real property without the written consent of the other. Upon death of one spouse and subject to certain kinds of liens

and debts, the real property automatically becomes the property of the surviving spouse. If your deed is not held as tenants by the entirety, you could receive the assignment of a home-stead interest when a court orders that your marital home be assigned to you as surviving spouse. This is pursuant to T.C.A. Sect. 30-2-201. Also as surviving spouse is entitled to a year's support allowance under T.C.A. Sect. 30-2-102 which provides a reasonable allowance for one year after the spouse's death based upon his or her previous standard of living.

Obviously, the column does not cover every possible situation and your individual circumstances are unique. You should always consult an experienced attorney for legal advice regarding your options. My office number in Knoxville is (865)539-2100.

FOCUS Poll

Do you have a favorable or unfavorable opinion of Knox County School Superintendent James McIntyre?

Favorable 37.80%
Unfavorable 62.20%



By Age	Favorable	Unfavorable	Total
18-29	100.00%	[None]	1
30-49	33.33%	66.67%	39
50-65	35.29%	64.71%	85
65+	39.76%	60.24%	166
Total	37.80% (110)	62.20% (181)	291

By District	Favorable	Unfavorable	Total
1	31.58%	68.42%	19
2	35.29%	64.71%	34
3	43.24%	56.76%	37
4	67.44%	32.56%	43
5	47.37%	52.63%	19
6	40.63%	59.38%	32
7	21.21%	78.79%	33
8	24.24%	75.76%	33
9	24.39%	75.61%	41
Total	37.80% (110)	62.20% (181)	291

By Gender	Favorable	Unfavorable	Total
Unknown	28.57%	71.43%	7
Female	38.55%	61.45%	166
Male	37.29%	62.71%	118
Total	37.80% (110)	62.20% (181)	291

Survey conducted September 25, 2014.

More school system charges eyed by Audit Committee

By Mike Steely steelym@knoxfocus.com

The Knox County Audit Committee voted Wednesday to have the Internal Auditor look into charges that the Director of School Nutrition, Jon Dickl, misused funds. The school official is on administrative leave with pay during an inquiry by the state.

Allegations include misuse of two \$500 gift cards. The Tennessee Office of Comptroller is also looking at charges that a local car dealership sold Dickl a car at a deeply discounted price. Dickl was hired in 2010 and reportedly is paid about \$100,800 each year.

The new allegations involving the county schools administration came on the day the Audit Committee had called a special session to hear the Internal Auditor's report on the school's alleged misuse of Physical Plant Upkeep funds. That report is being held until the school administration responds to the audit.

Commissioner Dave Wright, elected vice-chairman of the Audit Committee at the beginning of the meeting, raised the issues involving the Nutrition Program.

"Is it the state looking at it (the charges) or the DA?" he asked, saying that county commission will be asking questions and he wants to report accurately to them.

"I don't think we have a clear picture as to who is doing what yet," said Internal Auditor Andrea Addis, adding that she and Larry Elmore, the External Auditor, have been talking about it and she asked him to speak.

"The way this started is, after reading about it in the news, I made a call to the state and asked if they wanted me to proceed," Elmore said. He was told the state had turned it over to the Internal Auditor in Knox County.

"She emailed me back and said 'Nobody has talked to me from the state'," he said.

"So, there's a little bit of confusion we're trying

to iron out," Elmore said, adding, "If no one does anything we have to go in and look." Elmore added that the allegations came up as a result of a hotline call the state received.

"It's just allegations at this point," he said. "But, I think these allegations need to be pursued at this point, the question is who's going to do it."

"Someone at the schools knows what's going on and they should be in contact with Andrea and it needs to be brought back to this committee," said Commissioner Mike Brown. To that the External Auditor said the Audit Committee would be a good place to start and asked who they wanted to "take the lead."

"We're happy to do it if you all decide we're the one to do it," the Internal Auditor said, adding that she didn't want to duplicate an investigation that someone else is doing.

Ron McPherson, Chief Financial Officer of Knox County Schools, told the committee, "We

have been in continuous conversations with the state. At this point it's very preliminary and we're trying how to handle investigation, how to proceed, and who needs to be doing it."

McPherson said "We need to pursue this," and added that "We will be working with Andrea and Larry; absolutely that's what we want to do."

Brown asked the law director if it is appropriate for the committee to ask the Internal Auditor to investigate and was told "Yes." He then motioned to do so and Wright seconded the motion.

"This could be criminal. We need to very careful sending Andrea running after this," said Chairman Joseph Carcello.

"This is a recommendation by the Audit Committee to the full commission," Wright said.

"I think that if Andrea found anything funky the first person she would be going to would be the law department," Brown said.

Rowe calls for changes in Teacher Advisory Council

"The Knox County Teacher Advisory Council, as it is now constituted, does not offer a meaningful way for educators to express their opinions and ideas for improving the Knox County school system," Rowe says.

"First, the method of appointing members needs to be opened up. As it stands now, the school superintendent is the sole person who appoints all 20 members of the committee. Changes need to be made for a wider selection process to insure a broader range of appointees - not just people who agree with the superintendent."

"Second, meetings of this council need to be open to the public, to the press and to members of the school board. This will offer protection to teachers who speak to the council about changes the school administrators do not favor. It will also build confidence with the public in the school system and the way it handles constructive

change."
"Third, anyone should be allowed to record meetings. A teacher now takes an unnecessary chance when speaking before the council with only the council allowed to take notes of what was said by the teacher at the meeting."

"Fourth, minutes should be emailed to council members, and anyone else who requests minutes, within five days of each meeting."

"Fifth, formal recommendations of the council should be a regular school board agenda item each month."

"If elected in November, I pledge to attend each meeting of the Teacher's Advisory Council," Rowe says. "I believe that more involvement by the public makes for an atmosphere in which teachers will be more willing to share their ideas for improving our school system."

Jamie Rowe is a candidate for school board in the District 2 election on Nov. 4.

Hillcrest United Methodist Church Annual Fall Festival
Fri. & Sat. Oct. 10-11 from 8:30am-2:00pm.
There will be a Bake Sale, lunch on Saturday, clothing, rummage, crafts, and much more.
All are welcome!
Church is located at 1615 Price Ave. in South Knoxville. Call for more info: 577-0737.

Fountain City Auction
4109 Central Ave Pike | Knoxville, TN 37912
604-3468
For all your Auction Needs
TAL #2204 TFL #5223
WE BUY ESTATES

GOLD SMITH'S
We Buy & Sell Gold, Silver & Coins
Nice Gifts for ANY Occasion!
Diamond Engagement & Gemstone Jewelry
Layaway Available • Jewelry Repair
WHY PAY RETAIL?
7811 Oak Ridge Hwy, Suite #3
(Across from Sonic in Karns)
865-227-0369 865-803-8021

The Knoxville FOCUS
Serving All Of Knox County.
Proudly independently owned and operated.
Published by Fountain Printing and Publishing, Inc.
Deadline for ad design is Monday at 5 p.m.
Deadline for Classified ads is Thursday at noon.
Deadline for submissions is Thursday by noon.
Articles, announcements, photo attachments and cutlines may be submitted by e-mail to staff@knoxfocus.com.
Publisher Steve Hunley
Editor, Art Director Marianne Dedmon
editor@knoxfocus.com, design@knoxfocus.com

Office, Classifieds Rose King
staff@knoxfocus.com
Dan Andrews andrewsd@knoxfocus.com
Mike Steely steelym@knoxfocus.com
Sales sales@knoxfocus.com
Pam Poe phpoe2000@yahoo.com
Bill Wright wrightb@knoxfocus.com
Legal Ads Cathy Cole, legals@knoxfocus.com
Articles designated as written by Focus Staff are the collaborative efforts of several staff members and are reviewed and approved by the editor and the publisher.
The Focus would like to thank all contributing writers. Submissions from our writers are gratis and are greatly appreciated. While articles are not guaranteed placement, we do strive to place as much as possible. Submissions for the paper are on a space available basis and are subject to publisher and editor approval. We want your news: that is what makes this paper truly a community newspaper.

SUBSCRIPTIONS AVAILABLE - \$74.50/YEAR
OPINIONS EXPRESSED IN THIS EDITION ARE THOSE OF THE AUTHORS AND NEITHER THESE NOR ANY MATERIAL PUBLISHED HEREIN REPRESENT ENDORSEMENT BY THE FOCUS.
Advertising: The Focus is not responsible for errors in an advertisement if not corrected by the first week after the ad appears. This newspaper is not responsible or liable whatsoever for any claim made by an ad or for any of the services, products or opportunities offered by our advertisers. We do not endorse or promote the purchase or sale of any product, service, company or individual that chooses to advertise in this newspaper and we reserve the right to refuse any or all advertising we deem inappropriate or unacceptable by our company standards. Political advertising must be pre-paid. The Focus does not accept ads that defame any candidate. All political ad content must be pre-approved prior to its run in the paper.
f 865-686-9970 www.knoxfocus.com

Publisher's Position McMillan for Chair



**By Steve Hunley,
Publisher**
publisher@knoxfocus.com

Mike McMillan should be the next Chairman of the Knox County Board of Education. People want real change and the other

candidate for chairman, Doug Harris, is merely more of the same.

If anyone doubts that, merely look where the establishment is on this issue. Doubtless the Knoxville News Sentinel will fire up some new editorial or bogus story to try defeat McMillan. The establishment is already circling the wagons in an attempt to protect one individual: Jim McIntyre.

McMillan has been the most vocal critic of McIntyre on the board of education for the past three years. For that matter, McMillan has been the only McIntyre

critic on the Board.

It was Mike McMillan who faced a vicious and falsified ethics complaint pursued by Indya Kincannon only because McMillan followed state law. It was Mike McMillan who was the only member of the Board to resist the provisions of the "side agreement" with the superintendent that even the Knoxville News Sentinel termed "un-American." In fact, McMillan used the term "un-American" way before the Sentinel did. It was Mike McMillan who has been the biggest supporter of teachers

on the board. It was also Mike McMillan who has objected to unfair rules promoted by other Board members to stifle free speech by teachers, parents, and students that are critical of McIntyre.

Educators have been under attack by the McIntyre regime for the last several years. Many teachers have been fired, retired or simply gone elsewhere due to McIntyre's dictatorial approach.

McMillan was himself an early McIntyre victim of trumped up charges after having been a teacher for more than thirty

years. The Sentinel and business elite will surely attempt to beat McMillan over the head any way they can, assert he was a bad teacher when Doug "High Tax" Harris has no teaching experience whatsoever. But then, the Sentinel has never acknowledged we have a superintendent with almost as little teaching experience as Harris, which is none at all.

Mike McMillan represents real change on the Board and goodness knows this community really needs it. Mike McMillan is for allowing everyone

— parents, students, teachers and citizens — to address a Board they elected. Mike McMillan is for accountability and opening up a process the Sentinel and others would never have tolerated for a single moment in another legislative body.

It's time for the voices of the people to be heard; we've heard enough of the high tax bureaucrats and hypocrites.

Mike McMillan has proven himself and, in my opinion, should be the next chairman of the Knox County Board of Education.

Kincannon Endorses Sanger; Rowe Working Hard

**By Steve Hunley,
Publisher**
publisher@knoxfocus.com

Indya Kincannon resigned her seat on the Knox County Board of Education when her husband accepted a position in Slovenia. Yet Kincannon is still trying to meddle in local politics from half a world away. Kincannon has sent out an email blast endorsing Tracie Sanger as her successor.

Sanger is running in the November special election; Sanger faces community activist Jamie Rowe and former educator Charlotte Dorsey.

Kincannon used the familiar McIntyresque superlatives in describing Sanger, but the contest boils down to one issue:

Superintendent of Schools Jim McIntyre. As a member of the Board of Education, Indya Kincannon rubber stamped anything McIntyre wanted. Kincannon also participated in a politically motivated attack on fellow Board member Mike McMillan, who coincidentally has been McIntyre's most persistent critic.

Sanger is lining up the support of the Chamber of Commerce elitists and will almost certainly be endorsed by their partner, the Knoxville News Sentinel. Tracie Sanger is the "McIntyre" candidate in the race. Ms. Dorsey is also praising McIntyre so there is not much difference between the two

On the other hand, Jamie

Rowe has a resume a mile long in protecting the interests of Fountain City and North Knoxville residents for decades. Rowe has the highest name recognition of all the candidates and has a well deserved reputation for absolute integrity and independence, precisely the kind of person the McIntyre establishment would hate to see elected to the Board of Education.

The McIntyre machine has been revving up to aid Sanger's bid. Sanger, who is also the president of the Shannondale PTO, recently issued a fundraising email to her own Parent Teacher Organization's mailing list. At best, this is a clear conflict of interests and at worst, a possible violation

of IRS rules for nonprofit organizations. To me, this indicates a lack of fair play and bad judgment. There are also rumors that emails are being sent through the official Knox County schools email system.

Sanger has ducked a debate with the highly knowledgeable and well spoken Rowe, claiming she couldn't get a babysitter. Would she be able to find a babysitter if she were elected to serve on the board?

Overall, Sanger's avoiding a public debate with Jamie Rowe is probably a clever strategy, as few people think she would come off second best in a three woman debate.

Mayor Tim Burchett is openly supporting Jamie

Rowe, whom he believes to be one of the best candidates for any local office in years.

"Jamie Rowe will be independent and listen to the people, not the bureaucrats," Burchett says.

Some think Kincannon's open support for Tracie Sanger may well be a double edged sword.

The latest Focus poll shows Jim McIntyre is underwater inside the Second District, so Sanger may well try and tone down her lockstep support for the superintendent.

Rowe recently had a reception at the Lion's Club in Fountain City that drew a packed crowd, which included one of the most diverse gatherings anyone could

remember. Mayor Burchett, State Representative Gloria Johnson, former City Council members Jean Teague and Jack Sharp, and former Knox County Commissioner Billy Tindell, as well as hosts of citizens were among the three hundred or so people who drifted in and out of the building.

McIntyre's faction did not fare well in the last election and Indya Kincannon is reaching out from Slovenia to try and even the score. Most bet she won't be able to do it and there are more than a few who think should Jamie Rowe win in November, Kincannon will run for her old seat two years hence. That may prove to be a stretch as well.

KCS Board Retreat Speaker Chuck Cagle – Lobbyist Extraordinaire

Last week *The Focus* reported on the Knox County Schools Board of Education Retreat. Since then, we have done a little more research. Who is Charles



By Sally Absher
sallyabsher@gmail.com

(Chuck) Cagle and why was he invited to speak?

Mr. Cagle is chairman of the education law practice group at Lewis Thomason, King, and Waldrop. He represents over 70 school districts across the state, including Memphis, Rutherford County, and Bradley County.

Last May, Chattanooga.com ran an article about Chuck Cagle and his 14 year employment with Bradley County Schools.

Bradley County School Board member Chris Turner told board members he has concerns that board attorney Charles Cagle has some conflicts of interest

in representing the board.

Mr. Turner said, "In the business world we have things called conflicts of interest. I'm confident that other members of the board who work for business don't have attorneys who represent their competitors. We are one big team in education, however we do have competing interests. We do have different positions and I want to outline some of those that I believe are conflicts of interest."

What might some of those conflicts of interest be? In addition to representing over half the school districts in the state, here is a quick list of some of Chuck's lobbying clients:

- (1) Tennessee State Collaborative on Reform of Education (SCORE)
- (2) Tennessee Organization of School

Superintendents (TOSS)

(3) The Association of Independent and Municipal Schools (AIMS)

(4) Mr. Cagle is also a registered lobbyist for Pearson Education.

Yes THAT Pearson Pearson is the biggest book publisher in the world, who stands to make millions selling books and materials to the state and to school systems that were forced to buy new books because of Common Core. SCORE played a huge role in bringing Common Core to Tennessee.

And who plays a major role at the local level in deciding what textbooks get bought with taxpayer money? The School Superintendents. Cagle represents the School Superintendents (TOSS) in Nashville as their personal lobbyist.

Mr. Cagle's client Pearson Education also landed the PARCC (Partnership for Assessment of Readiness for College and Careers) testing contract without having to contend with any competing bids.

Mr. Turner pointed out that Tennessee state law dictates that competitive bidding is required in the selection of the new assessment test administrators.

He said, "Although several companies inquired about the contract, Pearson was the only bidder. Our board attorney represents as a paid lobbyist, an organization that solely is the only bidder for the single largest consortium in public education."

This is the same PARCC test that received so much public pushback during the last legislative session that

the General Assembly voted to delay the implementation of PARCC until after the 14-15 school year.

Taxpayers would pay millions more for the PARCC test (some estimates predict the PARCC test will eventually cost more than double the current TCAP tests) as well as tens if not hundreds of millions more in unfunded mandates to local schools systems for purchasing the computers required to take the new online PARCC tests.

Gee, thanks, Chuck.

Oh, and by the way, Cagle's wife Sandra also has a very important job. According to LinkedIn, she is a regional account manager, overseeing Tennessee and several other southeastern states. Among her duties is running the Common Core sales department for the

company. What company? Wait for it, wait Pearson!

Mr. Cagle certainly brought the views of some of his pro-education reform lobbying clients with him to the KCS Board retreat. He told the Board members that the Tennessee Education Reform Law of 1992 means school boards are "more corporate" and should give more power to the Superintendent.

This is one of Knox County Law Director Bud Armstrong's chief arguments against the "Side Agreement." Armstrong said, "The contract attempts to delimit the duties and powers of the BOE as set out in statute. It is elementary law that no agreement can constrain the statutory duties and obligation of a BOE member."

Continued on page 4



Autumn Fest
A SOUTH KNOXVILLE VINTAGE EVENT
Brought to you by
YESTERYEAR VINTAGE
235 W. Young High Pike
Saturday, October 18, 2014
10am - 5pm
With Musical Guests: **Kudzu**
FOOD · SHOPPING · ENTERTAINMENT
Outside booth space available at \$25 per 10x10 space - See Pete
For more info: Call Pete at (865) 567-2755

Please join us for the
Duncan Family Barbecue
"A tradition since 1968"
Tuesday, October 7, 2014 ★ 5:30-8:30 p.m.
Knoxville Civic Coliseum ★ (Doors open at 5 p.m.)
BBQ · FRIED CHICKEN AND FIXIN'S · CHIPS
BAKED BEANS · DRINK · MOON PIE · ICE CREAM · POPCORN
Music by country music legend and Grand Ole Opry Member
★ Joe Diffie ★
American Idol Finalist
★ Janelle Arthur ★
★ 200-voice Crown College Choir ★
★ David West Bluegrass Band ★



U.S. Rep. John J. Duncan Jr.
John J. Duncan Jr.

Paid for by Duncan for Congress, Jason Brown, Treasurer

Common Core Math Standards Put U.S. Students at Disadvantage

By Sally Absher
sallyabsher@gmail.com

A new school year is underway, and the resistance to Common Core continues to grow. So do the lies and talking points from the Common Core supporters.

"They're just standards - it's like a road map." "Your local school board still sets the curriculum and schedule." The Common Core standards are more rigorous." "The problem isn't the standards, it's the implementation." "This will make our kids more competitive internationally."

But some parents aren't buying all the PR and talking points and trumped up achievement results. Ask any parent who has two or more children in public school, especially if one is in middle school, and one is in elementary school.

A friend from Memphis shared, "I have 7th and 4th grade children and have noticed that the standards between my oldest and youngest are actually lower now under common core. There is a huge difference between what my oldest learned when she was in 4th grade. The math fluency and ability to solve basic math concepts is lower, not higher as common core claims."

But don't blame your child's teacher. Here is what some of the experts said about the math standards under Common Core:

Stanford mathematician James Milgram was on the validation committee for the Common Core math standards in 2010. He refused to sign off, saying, "The special interest sources were focused on making the math standards as non-challenging as possible...The Core Mathematics Standards are written to reflect very low expectations"

Ze'ev Wurman, an executive in the high tech industry in Silicon Valley who was on the commission that evaluated the suitability of Common Core standards for the state of California, says key components of Algebra II and Geometry, essential for higher mathematics courses including Calculus, have been removed from the Common Core standards.

Writing in the Wall Street Journal, Marina Ratner, renowned professor emerita of mathematics at the University of California at Berkeley, concurs. "Many

topics - for instance, calculus and pre-calculus, about half of algebra II and parts of geometry - were taken out and many were moved to higher grades," she writes.

"It became clear that the new standards represent lower expectations and that students taught in the way that these standards require would have little chance of being admitted to even an average college and would certainly struggle if they did get in," Ratner continues.

As reported at educationnews.org, members of the U.S. Coalition for World Class Math addressed the content standards in comments submitted to CCSSO and NGA. These concerns, which went unanswered, include:

- Common Core fails to teach prime factorization and consequently does not include teaching about least common denominators or greatest common factors.

- Common Core fails to include conversions among fractions, decimals, and percents, identified as a key skill by the National Research Council, the National Council of Teachers of Mathematics, and the presidential National Advisory Mathematics Panel.

- Common Core de-emphasizes algebraic manipulation, which is a prerequisite for advanced mathematics, and instead effectively redefines algebra as "functional algebra", which does not prepare students for STEM careers.

More specifically at the K-8 level:

- Common Core does not require proficiency with addition and subtraction until grade 4, a grade behind the expectations of the high-performing states and our international competitors.

- Common Core does not require proficiency with multiplication using the standard algorithm (step-by-step procedure for calculations) until grade 5, a grade behind the expectations of the high-performing states and our international competitors.

- Common Core does not require proficiency with division using the standard algorithm until grade 6, a grade behind the expectations of the high-performing states and our international competitors.

- Common Core starts teaching

decimals only in grade 4, about two years behind the more rigorous state standards, and fails to use money as a natural introduction to this concept.

- Common Core fails to teach in K-8 about key geometrical concepts such as the area of a triangle, sum of angles in a triangle, isosceles and equilateral triangles, or constructions with a straightedge and compass that good state standards include.

In a conference call last month, Dr. Milgram told listeners that if the controversial standards are not repealed, "America's place as a competitor in the technology industry will ultimately be severely undermined."

Milgram explained that in high-achieving countries (such as China, Japan, and Korea), about 90 percent of citizens have a high school degree for which the requirements include at least one course in calculus.

Common core standards top out with Algebra II. Dr. Milgram said, "With Algebra II as background, only one in 50 people will ever get a college degree in STEM."

Milgram warned that with the Common Core standards, unless U.S. students are able to afford exclusive private high school educations that are more challenging, they will be disadvantaged.

"This shows that, from my perspective, Common Core does not come close to the rhetoric that surrounds it," he continued.

Ratner asserts the Common Core's so-called "deeper" and "more rigorous" standards will actually simply replace mathematics "with some kind of illustrative counting saturated with pictures, diagrams and elaborate word problems."

Milgram compared the fight against Common Core to his work on a project in California in the 1990s to replace California's "disastrous" education standards. Milgram found that if students had been in that system with the older, poor standards for three or four years, "the damage couldn't be undone," he said.

What does this say about our children in the third or fourth grade under Common Core today?

Thank a Teacher!

Continued from page 1

• Please call me (the teacher) with concerns before you call anyone else

Sherry Morgan, past KCEA President, told *The Focus*, "Thank a Teacher Week was the brainchild of Virginia Babb who worked for the Great Schools Partnership. I was involved from the beginning with what teachers appreciated, like things listed above. We wanted it so anyone could participate and it did not have to be expensive."

Morgan adds, "This was done because it was evident teachers were being bashed and beaten up during the 2011 legislative session. Something had to be done to make teachers feel appreciated."

Now more than ever, with 72% of teachers saying they were neutral or disagreed with the statement "Overall my district is a good place to work and learn" in the 2013 KCS Teacher Survey, teachers need to know that parents and the community appreciate them and what they do. We are losing our most experienced, effective teachers at an alarming rate.

This year's Thank a Teacher Week is coordinated by the Great Schools Partnership in conjunction with the Knox County Schools, Knox County Education Association, Knox County Council PTA, Knoxville Chamber and Knox County Schools Partners in Education.

KCS Board Retreat Speaker Chuck Cagle - Lobbyist Extraordinaire

Continued from page 3

Yet Cagle specifically praised the Side Agreement document, saying he "I cannot ask you with more passion...consider something very much like this as a board." He said, "If you put together these working agreements and they're followed, I guarantee you your board meetings will cause you a little less heartburn."

He said it is a good document, and added, "I think you ought to trademark or copyright it."

Who is Chuck Cagle representing? Why is he encouraging the KCS BOE to acquiesce more of their powers to the Superintendent? Was he brought in at the request of Karen Carson, who has challenged the County Law Director on numerous occasions? Or Dr. McIntyre, who is seeing his "Terrible, Horrible, No Good, Very Bad Week" stretch into month(s)?

Area Schools Pilot STEM Scouts After School Program

By Sally Absher
sallyabsher@gmail.com

It's not your Daddy's Boy Scouts program.

STEM Scouts is a co-ed after-school program under the Boy Scouts of America that uses hands-on learning to show youth from elementary through high school how to apply science, technology, engineering, and math (STEM) in their everyday lives. The program uses the South Oath and Scout Law as its cornerstone.

Oak Ridge High School and Clayton-Bradley STEM Academy (lower and upper

school) were the first schools in the nation to have STEM Scout Labs.

This month, three additional schools in the East Tennessee area have opened STEM Scouts Labs - Karns Middle School, Robertsville Middle School, and Stanford Eisenberg Knoxville Jewish Day School. Karns and Robertsville Middle Schools each have two weekly sessions, or "Labs", bringing the total number of Labs to eight in our area.

According to their

website (STEMScouts.org), "Using experiential activities and interaction with STEM professionals, the goal of the STEM Scouts program is to encourage the natural curiosity of young minds and their interest in STEM fields. It is hoped that their growing knowledge will translate into the STEM-related careers that are so crucial to our country's future economy. While the program focuses on future careers in STEM, it is ultimately designed to be challenging, thought-provoking, and most

importantly, fun."

STEM Scout Labs are split into three divisions: elementary (grades 3-5), middle (grades 6-8) and high school (grades 9-12). Labs are divided into 4-to 6-week learning modules covering a variety of topics ranging from building trebuchets to making ice cream using chemistry. Adult volunteers (trained by STEM Scouts staff) run the Labs. The STEM Scouts have weekly meetings, and take monthly field trips.

"We are very happy to see STEM Scouts

growing," said April McMillan, National Co-Director of STEM Programs for the Boy Scouts of America. "We are the first in the nation to test this program, so we are pleased to see it taking off like this. We've had very positive feedback from students, teachers, and parents. We hope to open several more Labs before the end of the year."


"We believe that community involvement is key to success," said National Co-Director Trent Nichols. "As with

traditional Boy Scouts programs, STEM Scouts relies on volunteers to keep the content fun and engaging. We have a great relationship with UT-Battelle, which runs Oak Ridge National Laboratory, and are building relationships with other local businesses to sponsor and lead Labs."

For more information on STEM Scouts, please visit STEMScouts.org or email info@stemscouts.org.

DOGWOOD FAMILY DENTISTRY

James Hazenfield, DDS



Dogwoodfamilydentalcare.com

6502-B Chapman Hwy | Knoxville, TN

(865) 609-9682 | Extended Hours M-F



ready to HIBERNATE? see us FIRST!

Getting ready to close your pool for the winter?

Relax, we've got you covered with a wealth of pool care knowledge, a wide range of proven BioGuard® winterizing kits and products in stock and an economical plan tailored to your pool's specific needs. Isn't it nice to know we're here with everything you need to close your pool the right way? Get the pool care prescription you need to see your pool through the winter months with a quick visit to your local pool care pros today. We're ready.



Proud sponsor of Splash for CF™
www.splashforCF.com



guarding more than your pool
bioguard.com

Heritage Pools
113 E Emory Road
Powell, TN 37849
865-938-7527
www.poolsbyheritage.com

NOW SCHEDULING WINTER CLOSINGS

We do Custom Covers!

Our Neighborhoods

CENTER AROUND SENIORS

By Mike Steely
 steelym@knoxfocus.com

Throughout Knoxville and Knox County are numerous organizations and services for senior citizens. Generally "seniors" are considered to be those residents 55 years and older.

Both the city and county provide information for seniors.

PROPERTY TAX RELIEF

Did you know if you are 65 years old or older you can get some property tax relief from both the county and the city? The county takes part in two programs: The Tax Freeze and the Tax Relief program. The City only takes part in the Tax Relief Program.

The Tax Freeze program through the Trustee's Office is based on the property owner's income from the previous year which cannot exceed \$37,980. That gross income would include social security, Medicare, employment, and any other income. If you qualify, your county property taxes would not increase beyond their present level, even if the county raises taxes.

The Tax Relief Program, offered by the County Trustee's Office and the City's Department of Revenue, sets the annual income from all sources (for all property owners like yourself and your spouse) at \$28,270. If you qualify you can get \$ 145 of your taxes paid by the state. Like the Tax Freeze you'd need proof of income, Medicare, etc.

You can check it out at taxrelief@knoxcounty.org (215-8554) and citytaxoffice@cityofknoxville.org (251-2084).

OUR SENIOR CENTERS

The senior centers in Knox County are administrated by Knox County Senior Services and the director is Robert "Buzz" Buswell. The Senior Services Manager is April Tomlin. You can find the office online or call them at 215-4044.

All of the county's senior centers will be closed Friday, October 3rd, for Mayor Tim Burchett's 6th Annual Senior Appreciation Picnic. The picnic is at John Tarleton park, 3201 Division Street and is part of a county-wide tribute to seniors. It's a free



PHOTOS BY MIKE STEELY

Commissioner Dave Wright, standing, visits with Knox Countians during a Meet and Greet held earlier this year at the Corryton Senior Center. The Center holds Super Seniors meetings on the 2nd Tuesday of each month at 10:30 a.m.

event. Registration closed last Friday.

THE KARNS SENIOR CENTER

Construction is underway for the new Karns Senior Center which will feature lots of free parking, an 8,000 square foot building for various programs and activities, a computer lab, an assembly room, a space for crafts and an exercise room. Ground was broken for the center at the Knox County SportsPark on Oak Ridge Highway in July. The \$1.6 million facility will be the 6th Knox County Senior Center.

The Karns center should be open sometime this next spring.

THE JOHN T. O'CONNER CENTER

As a multi-purpose comprehensive center serving seniors, the John T. O'Conner Senior Citizens Center offers recreation, education, and support groups. Located at 611 Winona Street just off Magnolia Avenue, the center has card games, billiards, senior fitness, a book club, writer's workshop and bingo games. Friday nights offer dancing. The YMCA is next door and O'Conner members can attend water exercise classes at the pool there.

Everyday services at O'Conner include blood pressure checks and horseshoes. During any day of the week you will also find aerobics, dance and basket weaving.

October events include Happy Hikers going to three different locations including Fort Loudoun State Park, a bus trip to Harrah's Casino on October 7, a Halloween Dance on October 11, and the O'Conner Band on Wednesday, October 1.

You can find the O'Conner Senior Center on line or call them at 523-1135.

THE FRANK R. STRANG CENTER

The Strang Senior Center offers fitness, dance, computer and arts and crafts, plus bus tours, trips and other recreational and educational activities. The center has many special events coming in October including the Golden Tone Women's Fall Concert there October 8th at Noon and Flu Shots available for \$ 25 on October 24th from 9 until 11 a.m.

Located at 904 Lovell Heights, the Strang Senior Center can be called at 607-6693

THE SOUTH KNOXVILLE CENTER

The South Knoxville Senior

Center is the only center in Knox County with an indoor swimming pool and offers water aerobics and arthritis exercise programs. The center also offers art and craft classes, needle crafts, sewing, and weekly ballroom dancing and guitar classes.

The center also has card games, a library, puzzles, games and a computer room.

You can find the center online or by calling 573-5843.

October events include a visit from the Knox County Trustee's office to talk about Senior Tax Relief on October 6 at 10 a.m. and a Medicare presentation Monday, October 20 at 10 a.m.

The South Knoxville Senior Center is located at 6729 Martel Lane, just off the Governor John Sevier Highway.

THE LARRY COX CENTER

The Larry Cox Senior Center was renovated in 2012 and got an addition to the building. Improvements included a new formal entrance and the gym was converted to a community room. The kitchen was fully renovated and the former entrance became a back patio.

The center is located at 3109 Ocoee Trail, next to Edgewood Park and its phone number is 546-1700. The center offers a tennis court, a playground, and

activities for seniors.

On Tuesdays and Thursday in October the center features pottery classes, community walks, and senior exercise.

THE CORRYTON CENTER

Located in the heart of the Corryton community, at 9331 Davis Drive, the Corryton Senior Center has been expanded to add 4,800 square feet with an indoor walking track, an exercise room with treadmills, and a multi-purpose gym. The center also features a billiard room, computer room, arts and crafts and a meeting room.

Ladies' High Tea will be held October 24 at 11 a.m. and the Golden Tones will perform October 23 at 11 a.m. Flu Shots will be available October 14.

You can find the center online or by calling 932-2939.

THE CARTER CENTER

Located in the Carter Library, the Carter Senior Center is next to Carter Park on Asheville Highway and includes a fully equipped exercise room, computer room, meeting rooms, cards and dancing, recreation space and a kitchen.

Among the October events are yoga, a Smoky Mountain history class, bingo, trips including one to Cades Cove, a Spanish Class and Friday movies.

You can find the Carter Center online or call 932-2939.

THE HALLS CENTER

At nearly 1,000 square feet the Halls Senior Center has a billiard room with two tables, an arts and crafts room, a card and conference room, and a computer lab. It also has a large multi-purposes room with kitchen and can hold almost 300 people. Plus, there are three covered porches.

The Halls location offers computer access, weekly bingo, line dancing, monthly potluck luncheons, exercise classes, quilting, art glass and numerous other events and companionship.

Among the October activities is a Pot Luck Dinner Tuesday, October 14th at noon. The Heartland host and producer,

Continue on page 2

CONSTIPATION *due to prescription* PAIN MEDICATION?

YOU MAY WANT TO SIT DOWN FOR THIS

Introducing a clinical research study evaluating an oral investigational drug to see if it may provide relief of constipation caused by prescription pain medication. If you are managing chronic pain and are struggling to find relief from constipation, the **COMPOSE** study may be an option for you.

All eligible study participants will receive at no cost:

- ✓ Comprehensive study-related consultation with the study doctor
- ✓ Investigational drug or placebo (an inactive substance)
- ✓ Study related visits, care, and monitoring



COMPOSE



To learn more, contact:
 Paulette Chadwell RN
 Phone: (865)934-2570

Commission may change meeting times

By Mike Steely
steelym@knoxfocus.com

While the Knox County Commission meeting Monday saw several consent items passed, the hot topic of discussion for the evening occurred before the regular session during the commissioners' Rules Committee meeting.

Commissioner Sam McKenzie chaired the committee and asked for a discussion on changing the rules about what times commission meets.

Currently they meet at 1:45 p.m. Three of the committee members want a later meeting time.

"It's our job to be as open and convenient as possible," new Commissioner Ed Brantley said and Commissioner Jeff Ownby agreed. Brantley mentioned the difficulty teachers have in making the current meeting time.

Commissioner Mike Brown opposed the idea, saying the commission

"needs the department heads" and that he is against making the officials stay after their regular work hours to attend the meetings. McKenzie suggested that county employees required to be at the new meeting time could get "comp time."

McKenzie, Brantley and Ownby want to move the regular meeting to 5 p.m., hold the beer board meeting at 4 p.m. with the zoning meeting at 7 p.m. or "immediately

after the commission meets."

Commissioner Charles Busler, who isn't a Rules Committee member but attended the meeting, spoke in favor of the move.

"You've got people working out there, let's make it easy," Busler said.

"This is not for our convenience, it's their government," Brantley said, asking that the discussion be part of the regular meeting agenda.

When it came up in the regular meeting Co-Chairman David Wright asked for a study of the cost involved in moving the meeting times. He said that would determine how he would vote.

Chairman Brad Anders suggested moving the Zoning meeting to the Work Session meetings. He also said that when Monday meetings are moved to Tuesdays due to holidays, they may be in conflict with getting

the assembly room as City Council has the room every other Tuesday evening.

Commissioner Amy Broyles said they need to "stick to a regular start time for zoning."

The topic of moving the meetings goes to the commission's October Agenda and McKenzie said, if passed, the new meeting times could start in November but probably will not begin until January.

What's special in Knoxville?

By Mike Steely
steelym@knoxfocus.com

"This meeting is basically for you all and we will help you in any way we can to make your event safe," said Judith Foltz, Director of the Office of Special Events. She was speaking to a few community event planners who attended the monthly public meeting held Thursday at the Knoxville Coliseum second floor meeting room.

She reminded everyone that, beginning October 1st, the cost for road closures for an event is going from \$25 to \$30 per hour. She also said that if a food truck is desired for any event in the city, it must be on the approved vendor list.

After the brief address, various city department representatives, including the police department, took tables in the front of the room and met with those event planners present.

The small turnout for the Thursday morning meeting was no indication of the events already on the calendar with the Special Events Office.

Tor instance, on October 2nd there is square dancing on Market Square at 7 p.m. On October 3rd there's Wine on the Water at Volunteer Landing from 5:30 until 10 pm. and on October 4th

Victor Ashe Park hosts "Walk Out of the Darkness to raise awareness of suicide at 9 a.m. That same day there's a 5K Run Dead "Zombie" themed run at the park from 2 p.m. until 10 p.m.

On October 5th is The Color Run at Chilhowee Park and the American Cancer Society sponsors the "Making Strides Against Breast Cancer" 5K fund raiser.

October 10th has a special event sponsored by the Behavioral Health Awareness Coalition called "Community Day on Market Square" to promote awareness and provide information about mental health issues.

Also on the 10th and 11th is the Knoxville Toy and Comic Expo at the Jacob Building at Chilhowee Park. Vendors specializing in comic books, action figures, collectibles and more will be there.

You can reach the Office of Special Events online at www.cityofknoxville.org/events/ or call them at 215-4248. The office can supply you with the forms you need for your event, forms for Road Races, Banner Permits, Traffic Control, temporary traffic control, noise permits, insurance requirements, and police information.

New Car Lot, Coach's Box, Dollar General

By Mike Steely
steelym@knoxfocus.com

It was a mixed bag of variance requests at Thursday's Knox County Board of Zoning Appeals meeting.

Barber McMurry Architects, representing Harper Porsche-Jaguar for a new auto sales office and lot at 9768 Parkside Drive, asked to cut the driveway from 100 feet to 80 feet. Keith Percic spoke on behalf of the architect and said the change would make it easier to turn into and exit from the new facility.

When asked if the auto dealer wanted to make the main entrance Perimeter Park Drive instead of Parkside, Percic declined and said that the Parkside Drive address is important to the owner.

The variance was granted.

A variance was also granted to Debby McMahan, represented by surveyor Jonathan Lyons, to drop the lot width in Vestal at two older homes from 75 feet to 64 feet in order to create three lots from two. BZA member Carson Daley said he'd visited the site and moved for approval. Lyons said the request for

three lots was to settle an estate.

Randy McKamey, the Facility Coordinator at Grace Christian Academy, asked the BZA to grant a setback from Dyestone Gap Road from 50 to 25 feet at the athletic field. McKamey said the request is to build a coach's viewing platform and eventually some visitor bleachers.

BZA member Kevin Murphy suggested adding a restriction so that it would not include a future building there. Markus Chady moved to do so and the variance, with that stipulation, was passed.

Dollar General Stores, represented by Gene Brown, requested and received a variance on reducing planned parking lot length from 200 square feet to 171 for 18 of 30 stalls at 2200 Kimberlin Heights Road and reducing the required spaces from 73 to 30. The store will be located near Johnson University.

The variance was granted.

Also granted was a variance for decreasing the parking lot size from 200 to 162 square feet at an office building planned for 11260 Threadstone Lane.

The request was from Douglas Irwin.

In other business the BZA discussed setting new policies regarding postponements, with Murphy saying it was unfair to opponents to have to attend a meeting only to see the request withdrawn at the same meeting. He suggested a 24-hour notice from an applicant on postponements and the idea was passed to the law director who will report back at their next meeting.

Murphy also asked if there was an attendance requirement for BZA members as there were only 7 members present at Thursday's meeting. Five votes are required for any motion.

Chairman John Schoonmaker mentioned that the BZA, County Commission, and the Metropolitan Planning Commission all have new members and suggested a meeting of all the new members to get a lesson on procedure, etc. He said they should ask if the non-BZA appointees would be interested. One BZA member suggested they all attend such a meeting as a "refresher course."



Vote to Elect

Charlotte K. Dorsey

School Board Representative

Second District

THREE *R*'s IN ACTION:

- Re-establish Leadership on the Board
- Reduce Frustration with Encouragement
- Rebuild Relationships Broken by Tension



Charlotte K. Dorsey
30 Years Experience in Public Education
Your Voice in District II

GOALS:

- Provide opportunities for clear and open communication between county commission, board of education, parents, students and community.
- Recruit, hire and support highly effective educators.
- Become better at advancing student achievement and set high expectations for all students.

PAID FOR BY COMMITTEE TO ELECT CHARLOTTE K DORSEY



ANTS?



Call
South
east

TERMITE AND PEST CONTROL

Honest, Reliable Service
Since 1971
925-3700

Our Neighborhoods CENTER AROUND SENIORS

Cont. from page 1

Bill Landry, will appear at the Super Senior Luncheon on Tuesday, October 28. Boxed lunches are \$6 or you can bring you own food.

The Center is located 4405 Crippen Road and the phone number is 922-0416. Crippen Road is located across from the Black Oak Shopping Center off Maynardville Pike.

CHRISTOPHER R. BROWN, DMD

FAMILY AND COSMETIC DENTISTRY

School's Out! Now's the time to schedule appointments!

ASK ABOUT OUR SUMMER BLEACHING

Hours:

Monday - Friday
8am - 6pm

Accepts most insurance,
including TennCare



213 East Moody Ave. Knoxville, 37920
865-951-1366

'Mr. Speaker'

Champ Clark of Missouri

Pages from the Past



By Ray Hill

rayhill865@gmail.com

Long since forgotten by most, James Beauchamp Clark was a highly respected and popular Democrat from Missouri. And he came within a whisker of becoming president of the United States.

Born March 7, 1850, Clark was a native of Lawrenceburg, Kentucky. Apparently his mother was related to the infamous Jereboam Beauchamp, who was both a killer and an attorney. Beauchamp was involved in a sordid tale of love and murder. A Kentucky state legislator named Solomon Sharp had been in some sort of a relationship with a woman named Anna Cook. Evidently Ms. Cooke became pregnant and she promptly pointed the finger of responsibility at Solomon Sharp as being the father of the child, which was illegitimate. Sharply denied paternity and apparently most folks believed him, causing Anna Cooke to seethe with anger. Miss Cooke was not without suitors, as a few years later she married Jereboam Beauchamp, who was at least some sixteen years younger than his bride. Sharp was campaigning for a seat in the Kentucky legislature and political opponents revived the charges he was the father of Anna Cooke's child with one new added twist: the child in question was of mixed race. That particular accusation positively unhinged Anna Cooke Beauchamp, who demanded her twenty-three year old husband promptly kill Solomon Sharp. Impressionable and eager to defend his wife's honor, Jereboam Beauchamp lured Sharp into opening the door of his home and murdered him by stabbing him to death. Beauchamp was arrested, tried for the murder of Solomon Sharp, convicted and sentenced to death.

Before Beauchamp could be hanged, his wife came to visit him in prison and had smuggled in a knife. Anna Cooke Beauchamp intended for them to commit suicide together and while she did kill herself, her young husband was not so lucky. Beauchamp's jailer hurried him to the hangman's noose before he could bleed out and hung him.

The couple had requested to be buried in the same grave, locked in an embrace for all ternary, which is precisely how they were buried.

The name never inhibited Clark, who became known as "Champ". Young Champ Clark went to West Virginia to attend Bethany College and earned his law degree from the Cincinnati School of Law. Clark left his native Kentucky and moved to

Missouri in 1875. The young lawyer made his home in Bowling Green, Missouri and the old family home still stands there today.

Champ Clark proved to be a compelling speaker and excellent orator. He also had a strong and impressive physical appearance. Clark won his first political race in 1892, winning a seat in Congress. Clark was not so lucky when he sought reelection in 1894, losing to Republican William M. Treloar in a year that saw a GOP sweep. Most Republicans had not believed Clark could be beaten and Treloar was hardly the first choice or even second choice of most Republican leaders to be a candidate against the Congressman. After winning the election, Treloar was scorned by many local newspapers who ridiculed the new Congressman's abilities and profession. Champ Clark spoke up and defended his opponent. Clark was a gracious man in both victory and defeat.

Despite having defended William Treloar, Champ Clark intended to reclaim his seat in the House of Representatives and was a candidate again in 1896. Clark won the election and stayed in Congress until the day he died.

Champ Clark was a very ambitious man and sought to become the House Majority Leader in 1903, but was defeated by Congressman John Sharp Williams, a hard drinking and witty man from Mississippi. It was only a momentary setback, as Williams was also an ambitious man and was elected to the United States Senate in 1908. Clark ran for Majority Leader again in 1909 and won.

Champ Clark's tenure as Minority Leader was a brief one, as the Democrats won the 1910 elections and he was elected Speaker of the House in 1911. That same year Clark made a notable speech on the House floor, which revealed his expansionist views. Evidently Champ Clark would have added Canada as part of the United States, if he could manage it. The reaction of Canadians to Clark's speech was less than enthusiastic. They threw out the government negotiating a treaty with the United States as a result.

Clark's upward trajectory politically continued and he was a candidate for the 1912 Democratic president nomination. It was a good year to be a Democrat and just about any Democratic nominee appeared to have a very real chance of being elected as the Republicans were busy tearing themselves apart. The incumbent president, William Howard Taft, was being challenged



FROM THE AUTHOR'S PERSONAL COLLECTION.

Under Secretary of State Breckinridge Long of Missouri (left) sitting with ex-Speaker of the House Champ Clark, 1920.

in the primaries by his predecessor and former close personal friend, Theodore Roosevelt. TR, still wildly popular with millions of Americans, humiliated Taft in a series of primary elections; even beating Taft in his home state of Ohio. The contest devolved into a brawl and name-calling contest, mostly by Roosevelt, who called the president a "puzzle-wit" and "fat head."

The power of incumbency was still strong and the sharp divide between progressive Republicans, who largely supported Roosevelt, and the conservatives, who were solidly behind Taft, imploded after President Taft just barely managed to receive the nomination. Taft's nomination was aided considerably by solid support from Southern states, where there were hardly any Republicans at all. Roosevelt's supporters immediately cried theft, claiming the nomination had been stolen from the former president. TR's backers immediately bolted and held a rump convention and formed the "Progressive Party", but they were popularly nicknamed the "Bull Moose" party due to Roosevelt's random comment that he felt as hardy as a bull moose. Roosevelt accepted the Progressive party nomination and the presidential election would be a three-way race. The split in the Republican party, which had dominated presidential elections since 1860, virtually assured the Democrats of winning back the White House.

Champ Clark's own presidential campaign was faring well and he had won more than a few presidential primary contests himself. Clark came into the Democratic National Convention with almost a majority committed to him. Clark faced competition from a few strong candidates, including New Jersey governor Woodrow Wilson, Indiana governor Thomas R. Marshall, Ohio governor Judson Harmon, and Congressman Oscar W. Underwood of Alabama.

As the delegates assumed their places in Baltimore, Speaker Clark fully expected to emerge from the convention as the Democratic party's presidential nominee. Unfortunately for

Clark, the party's own rules required a nominee to have fully two-thirds of the delegates, not a mere majority. The first ballot revealed the strengths and weaknesses of the various candidates. Clark won 440 1/4 votes on the first ballot, with Governor Woodrow Wilson trailing in second place with 324 votes. Judson Harmon was a distant third with 148 votes and Congressman Underwood limped along with 117 1/4 votes.

Quite frequently, the leading candidate was the beneficiary of a bandwagon effect when it became clear a particular candidate was well ahead, but Champ Clark received no such support. By the ninth ballot, votes finally began changing and New York fell into the Speaker's column. While it certainly increased Clark's delegate count, a few delegates were appalled by the support given the Speaker by New York's Tammany Hall political organization, which was viewed as venal and corrupt by many Democrats and virtually every Republican in the country. The support of New York state gave the Speaker an absolute majority in the balloting, but more importantly, it gave a certain Democrat an excuse to defect. That Democrat was William Jennings Bryan.

Bryan was perhaps the best-known Democrat in the country; he was also very likely the most well loved Democrat in the country, as well as the most profoundly hated Democrat in the country. Three times Bryan had won the Democratic presidential nomination and carried his party's banner in the general election, only to lose each time. Bryan, as a young and untested Congressman, had electrified the 1896 Democratic National Convention with his "Cross of Gold" speech. The delegates rewarded him by nominating him to run against the Republican nominee, William McKinley of Ohio.

Bryan got the floor and made a speech denouncing Champ Clark and Tammany Hall. Bryan now claimed the Speaker had become the candidate of the special interests and Wall Street as he had the backing of Tammany Hall. Bryan had actually been elected as a delegate to the

convention from his state of Nebraska as a Clark supporter. Despite his loudly proclaimed religious convictions, the rotund orator had no scruples about shedding his support of Champ Clark and more than a few speculated Bryan was hoping for a fourth presidential nomination for himself. Bryan threw his support to the governor of New Jersey, Woodrow Wilson.

Wilson had believed his chances for the nomination had withered and died. In fact, at the time of Bryan's perfidy, Wilson was preparing to release his delegates, an instruction his convention managers wisely ignored. Bryan's speech tilted the convention, not in his own favor, but that of Woodrow Wilson. Speaker Clark had been urged to go to Baltimore in person, as it was believed he could have rallied his supporters to him. Clark rejected the advice and years later his son, Bennett Clark, would lament it was his father's greatest single political mistake in his career. Speaker Clark watched from Washington, D. C. as his support melted away and Woodrow Wilson became the nominee of the Democratic party for president of the United States.

Clark's son was originally named Joel Bennett Clark. Young Bennett worked as a House parliamentarian during his father's time as Speaker. Bennett would change his name to Bennett Champ Clark to honor his father and would be elected to the United States Senate in 1932 and serve two terms before being defeated. Senator Bennett Champ Clark would also honor his father yet another way; he became the champion of eliminating the rule requiring a presidential nominee to have the support of two-thirds of the delegates. Bennett Clark finally succeeded in changing the rules at the 1936 Democratic National Convention. Henceforth, the Democratic nominee needed a majority of the delegates to win the nomination. Bennett Clark also retained a burning hatred of William Jennings Bryan for the rest of his life.

Champ Clark was sorely disappointed by his failure to win the presidential nomination of his party

and he remained Speaker of the House following the election of Woodrow Wilson in 1912. Speaker Clark loyally supported most of the Wilson administration's goals and legislation. Clark had skillfully united Democrats in opposing the policies of William Howard Taft and brought that same skill to keeping his fellow Democrats united to help Wilson. There was one notable exception to Champ Clark's support for the Wilson administration; he refused to go along with President Wilson's declaration of war against the German Empire in 1917. Clark, who represented a large German-American constituency, balked; furthermore, the Speaker was not convinced it was America's war. Missouri's powerful senior U. S. senator, William J. Stone, also refused to vote to declare war.

Ironically, it was Woodrow Wilson who inadvertently helped to reverse the Democratic majorities in Congress. Wilson, obsessed with the peace in Europe following World War I and American participation in the League of Nations, wearied the American people with his political agenda. Wilson made a special call for the election of a Democratic Congress in 1918 and was stunned when the American people rejected his plea and restored the Republicans to power. Former president Theodore Roosevelt, who deeply loathed Woodrow Wilson, chortled it was a clear rejection of Wilson and his policies, as it was.

In 1919, Champ Clark's eight year reign as Speaker of the House came to an end, although he still held his seat in the House of Representatives. With a period of six years, Champ Clark had gone from almost being elected president of the United States, lost the Speakership, and now sat in the House as a mere Congressman. The worst was yet to come.

Seventy years old in 1920, Champ Clark began his last campaign, seeking reelection to Congress. Clark was not at all worried, his Republican opponent, Theodore Hukriede, was little known and no real threat. Clark miscalculated; the 1918 was a warning of just how tired the American people were of Woodrow Wilson's administration. The GOP won in a tidal wave in 1920, which took Champ Clark under.

Clark was barely able to believe the people of his own district had turned him out of office. It was a sad end to a long and distinguished political career. It was also the end of Champ Clark's life. Heartbroken by his loss, Clark died on March 2, 1921, just a day before he would leave Congress.

There are still vestiges of Champ Clark's life, especially in Missouri. The rambling home the Speaker built in Bowling Green still stands, his papers have been preserved, and there is a statue of the Speaker. Champ Clark was a formidable and patriotic man and yet another example throughout our history of just what might have been.

A nice drive not to take

The cool weather arrived this week, and before eyes blinked, leaves began coloring and skies turned "fall" blue. The time has arrived to think about taking those drives to places where the scenery is breath-taking and offers a welcome relief from work, football, and world crisis.



By Joe Rector
joerector@comcast.net

I took such a drive the other day. At work, shuttlers were needed to travel to Atlanta. Seven of us left and traveled down Highway 411. It leads to Chatsworth, Georgia, and delivers cars less than fifty miles from the big city. The morning drive began in chilly weather that soon moderated to a comfortable enough temperature. Yep, that meant the air conditioner was turned off

and the windows were rolled down. Now, many folks would think that the worst part of a trip like this would be Atlanta traffic, and the truth is that I hate driving somewhere that has too many lanes filled with vehicles all moving at break-neck speeds. However, that's not how I see it. The most trying section of this trek to the big city is Highway 411.

The route is dotted with several little towns. We know many of them by name: Maryville, Vonore, Tellico, and Madisonville. Others aren't as familiar: Etowah, Englewood, Ocoee, and a dozen townships that are not much more than wide spots along the way. The road itself is

excellent. Much of it is five lanes, and even the two lane sections are in good shape. Plenty of side roads lead back to the Interstate for travelers who grow weary of Americana. Drivers can also find gas, restrooms, and food along the way as well.

With all these wonderful attributes, why would anyone choose to drive down I-75 instead? The answer is simple: SPEED TRAPS. It's evident that folks who live in these little towns are still furious with the government for constructing Interstate highways. The parade of vehicles that once passed through their towns long ago disappeared. Businesses closed with the loss of travelers, and little towns struggled to make enough money to keep themselves afloat.

The solution to the money flow problem, as

well as the perfect scheme to get back at drivers who abandoned them, was to slow down every vehicle that approached and drove through these fair cities. All the little places begin speed zones miles outside the center of town, and they send out police officers to prey on speeders. It's all right to want cars to slow down as they travel through business districts and school zones, but these places go to extremes. They begin the reduced speed areas in places where the only things motorists might see are acres of fields with corn or soybeans, cattle, or absolutely NOTHING. Planting city limit and reduced speed signs is nonsensical and spiteful.

Even when folks obey the speed limit, some of these little towns employ more devious approaches. One place slows traffic down to

45 and then 40. Just when drivers think they are being law-abiding citizens, the limit once again changes to 35 and even 30 MPH. Yes, it's all designed to catch as many drivers as possible and to make them pay for tickets. I suppose that's the way these places fund their towns, but "it still ain't right!"

Driving south on Hwy. 411, the Cherokee National Forest is to the left. The mountains tower over the valley below, and I'm sure that the view of fall leaves is spectacular. Side trips take cars along the Ocoee River and to more beautiful spots. It's a trip that could be a wonderful way to spend a day. Motorists can avoid the bumper-to-bumper lines of traffic that crawl along the roads of the Smoky Mountains during the fall.

The fact is that Highway 411 will continue to be

a lightly traveled route. Speed traps that impede traffic serve as "no-trespassing" warnings to folks. No one wants to journey to a place only to return home with a speeding ticket for driving 46 MPH down a five-lane road wider than most similar roads in the area. Evidently, the residents along this road haven't yet figured out that such speed traps cause even more folks to avoid their towns and the special things they might offer.

If I were asked, I would tell the town leaders to pull in the speed zones to reasonable area and to stop changing them several times as a way to trick people. I'd also let them know that their policies sure don't say, "Y'all come back now, ya hear?"

Bonnie

I do not remember why we named her Bonnie, but the name seemed to fit. Someone gave her to us. I am not sure why they did not want to keep her. She was a pretty little beagle, and she was always happy. Our father liked beagles, and our family fell in love with Bonnie.



By Ralphine Major
ralphine3@yahoo.com

She fit right in with the various other breeds of dogs we had, both large and small. Bonnie could not keep up with the bigger dogs. She had only one pace---slow. But

eventually, she made her way anywhere she wanted to go. We had a chain-link fence to keep the dogs in the yard. It was several feet high so the bigger ones could not jump over it. Bonnie had no problem, she went under it! When our father went around and stopped up the holes where the dogs could crawl through, none of the others could navigate their way under the fence---except Bonnie! Though Bonnie was not the smallest dog of the bunch,

she could go right under the wire. Once she cleared the fence, Bonnie would make her little snorting sound and be on her way.

Many times, Bonnie was a companion to one of our sick dogs. She would stick right with them as if she were their caregiver. Bonnie brought us so much joy. I often wonder if those who gave her away realized how much happiness she had to give. Bonnie gave us a little bit of happiness every day of her life. Even now, looking at her picture brings a smile to my face---and my heart.



Picture of Bonnie in one of her favorite places---a pile of leaves!

Emerald Youth GOLF CLASSIC

BENEFITING EMERALD YOUTH SPORTS

Tuesday, September 30, 2014

Lunch & Check-In 11:30 a.m. | Shotgun Start 12:30 p.m.

WILLOW CREEK GOLF CLUB

Register online at www.emeraldyouth.org or call David Wells at (865) 637-3227 ext. 104.

THANKS TO OUR SPONSORS:

emeraldyouth.org

Your biggest asset

Your home is your most valuable asset. It's the investment of a lifetime. Depending on your situation, your home equity can be a great way to help finance a major expenditure such as an education, home remodel, dream vacation, unforeseen emergency or even as a line of credit. Talk to us about a Home Equity Loan. It might be just what you need. We're an equal housing lender.

When you grow we grow

Fountain City - Halls - Powell - West Knox - Maynardville - Luttrell

www.cbntn.com

Shore wins State, Admirals sweep regional

By Ken Lay

MANCHESTER---Christian Academy of Knoxville sophomore Davis Shore has returned to East Tennessee as the Class A/AA State Champion.

Shore fired a two-round total score of 134 to the lead the Warriors to a second-place finish in the Class A/AA Boys State Golf Championship at WillowBrook Country Club.

Shore opened play Tuesday with a 7-under 65 for CAK, which led after Tuesday's first round. He closed out play with a 69 on Wednesday. He won low-medalist honors by seven shots over Notre Dame's Reese Scobey.

CAK finished second as a team. The Warriors finished three strokes behind team champion Christ Presbyterian Academy, which finished with a team total of 608.

Other CAK scorers included: Preston Burelson (159), Chris Aldmon (160) and Cade Russell (160).

Other area individuals included Catholic's Kyle Cottam and Eli Cox as well as L&N Stem Academy's Nick Barnard and Chris Kleinschmidt.

Cottam finished fourth with a two-day total of 143 and shot a 1-under 71 on Tuesday. Barnard tied for 31st (160). Cox posted a 39th place finish (163) while Kleinschmidt had a 165 and tied for 44th.

In the girls championship: CAK posted a sixth-place finish. Caroline Cavin led the Lady Warriors with a two-day score of 156. She finished even with Sullivan South's Taylor White. Ryann Whitson shot 203 for the Lady Warriors, who finished 37 shots behind State Champion Signal Mountain, which won the event by 18 strokes. Signal Mountain shot 322 as a team.

Christ Presbyterian was second (340). Boyd Buchanan took third (347), followed by Milan (351), Greeneville (354) **Continue on page 2**

CAK beats Grace Christian 21-7

By Alex Norman

It was a game featuring teams with different offensive styles.

And in the end, it was CAK taking a few things out of the Grace Christian playbook.

On Thursday, September 25th, the CAK Warriors scored three rushing touchdowns in a 21-7 victory.

The first quarter went according to script. The Warriors tried to move the football through the air while the Rams did their best work on the ground. However, there were no points to be found.

The Rams second possession carried over to the second quarter, and they faced a 4th and 3 from the CAK 13. The handoff to Cameron Kueerschen went nowhere as Bo Layton and Jake Newton made the stop at the line of scrimmage.

It appeared that CAK

(3-2) was going to take the lead on their ensuing possession. They moved to the Grace Christian 37 yard line, and Warriors quarterback Cole Smith went for it all. But the pass intended for Phillip Nichols was picked off by Rams defensive back Kobe Kelley at the one yard line.

Grace Christian (4-2) went nowhere on their first two plays and decided to try the rarely seen "quick kick," punting on third down. But CAK was prepared for it, and Blake Shuler smartly called a fair catch at the 18 yard line.

On the first play from scrimmage, the Warriors then opened the scoring. Running back Cole Welch took the handoff, bounced to open space on the right side of the field and then dove to

Continue on page 2



PHOTO BY COURTNEY RADER

Fulton's Ethan Williams (12) and a host of Falcons swarm to stop Central's Jeremiah Howard Friday night. Fulton won the Battle on Broadway 71-7 for its sixth win without a loss.

'Dangerous' Fulton cruises on Broadway, 71-7

By Steve Williams

Fulton High football continues to be a Broadway hit.

The Falcons, looking for their third straight Class 4A state championship, ran their record to 6-0 with an impressive 71-7 victory over homestanding Central Friday night.

It took Fulton just 46 seconds to take the lead in the Battle on Broadway.

Quarterback Adam Diggs hit fellow senior KJ Roper over the middle for a 38-yard touchdown pass on the game's fourth play from scrimmage. The Falcons faked a PAT kick and Diggs escaped a tackle to convert a two-point run and make it 8-0.

Fulton was in command 30-0 before the first quarter ended and the Bobcats, who entered the non-district game with a 3-1 record, found themselves trailing 57-7 at halftime.

The Falcons were "zoned in and focused," said Coach Rob Black.

"Our guys executed really well tonight. For the most part, I thought we were a very disciplined football team. And hats off to our offensive line and defense. With those guys showing up and doing what they're supposed to do, we can be dangerous sometimes."

After getting his first closeup look at Fulton, Bryson Rosser, Central's

first-year head coach, said: "They're a good team. You're not No. 1 in the state in 4A and No. 30 in the nation for no reason.

"We didn't capitalize early and got down real fast. We just kept fighting back - I was proud of them."

Central's first offensive play of the contest gained 22 yards as quarterback Austin Kirby connected with Riley Gaul for a first down at the Fulton 44. Three plays later, however, Kirby, under heavy pressure, was picked off by free safety Gage Seymour.

Fulton fumbled the ball right back, and the Bobcats again had good field position at the Falcons' 38, but Kirby was intercepted by sophomore Zach Dobson.

Fulton, this time, responded with a 7-play, 90-yard scoring march - all on the ground. Zach Winston's 28-yard run got the Falcons out of a hole. Diggs ran for 27 yards to the Central 33. De'Ontay Tate took it in from there, scoring his first of three touchdowns from nine yards out. Damon Lawson's kick made it 15-0 with 4:46 showing in the opening quarter.

Central's next series started at its 46, following a 15-yard pass interference foul by Fulton, but Kirby was sacked for a 10-yard loss by Tate and the Bobcats' possession ended with an 18-yard punt.



PHOTO BY COURTNEY RADER

De'Ontay Tate tumbles into the end zone after scoring the first of three touchdowns in Fulton's 71-7 win over Central at Dan Y. Boring Stadium and Joel Helton Field Friday night.

Diggs threw his second TD pass, a 32-yarder to Domanique Williams, as Fulton went up 22-0. Fulton's defense contributed to the scoring parade, as linebacker D.J. Campbell got into the end zone on a 29-yard interception return. Diggs tacked on a 2-point

pass to Joe Kimber to make it 30-0. What a first quarter!

The opening play of the second quarter had Central trying to convert 4th-and-1 at the Fulton 46. The result was a one yard loss.

The first half scoring **Continue on page 2**

GET YOUR LIFE BACK

Celebrate Recovery

North Knoxville

Recovery is now closer than you think

EVERY TUESDAY!

3203 Tazewell Pike (Old Smithwood School) • Tuesdays 6 pm
NorthKnoxCR.org

Kabobs • Shawarma • Hummus • Falafels • Mediterranean Entrees

DINE IN, TAKE OUT & DELIVERY

9115-C Executive Park Drive • Knoxville, TN 37923
865-691-9100 | www.mamamiacuisine.com

Lady Hawks end Powell's quest for perfection



PHOTO BY DAN ANDREWS

Hardin Valley Academy forward Taylor Bishop muscles past a Powell defender in the Lady Hawks' 4-1 victory over the Lady Panthers last week. HVA knocked Powell from the ranks of the unbeaten with the non-district road win.

'Dangerous' Fulton cruises on Broadway,

Cont. from page 1 — after Diggs connect-

ed with tight end Chase Hamilton for a 38-yard gain to the Central 2. Winston had his own two-play drive, sprinting 44 yards to the Central 9 and then running into the end zone untouched on the next play.

Central tried an unsuccessful 43-yard field goal attempt on the final play of the first half. The Bobcats didn't threaten after intermission. An interception by Kimber – Fulton's fourth pick – halted the Bobcats' second series.

With the mercy rule and a running clock in effect, Tate scored both of Fulton's second-half touchdowns on runs of 3 and 44 yards.

"I thought our guys played as hard tonight as they've played all year long, and I'm proud of that," said Black.

after Diggs connected with tight end Chase Hamilton for a 38-yard gain to the Central 2. Winston had his own two-play drive, sprinting 44 yards to the Central 9 and then running into the end zone untouched on the next play.

Central tried an unsuccessful 43-yard field goal attempt on the final play of the first half. The Bobcats didn't threaten after intermission. An interception by Kimber – Fulton's fourth pick – halted the Bobcats' second series.

With the mercy rule and a running clock in effect, Tate scored both of Fulton's second-half touchdowns on runs of 3 and 44 yards.

"I thought our guys played as hard tonight as they've played all year long, and I'm proud of that," said Black.

By Ken Lay

Hardin Valley Academy's girls soccer team picked up a non-district win at Powell Tuesday night but the Lady Hawks left Emory Road a bit wounded.

The Lady Hawks knocked the Lady Panthers from the ranks of the unbeaten with a 4-1 win but they lost a key player when goalkeeper Tippy Patrick left the game with an elbow injury.

Patrick, who left the Powell Middle School Soccer Complex at halftime Tuesday, was injured in the first half and no time table was set for the senior netminder's return at press time.

"It may be a season-ending thing or she may be out for two or three weeks," HVA coach Mike McLean said. "It may be a sprain of a tendon and their trainer did a great job."

After Patrick departed, junior Bridget Sartorelli entered and had to make a big save immediately. On Patrick's last play of the match, Hardin Valley

was called for a handball and the Lady Panthers were awarded a penalty kick. Sartorelli stopped the penalty shot in her first-ever varsity action. The key save kept HVA's 2-0 lead intact.

"She came in and made a big save and she hadn't warmed up at all," McLean said of Sartorelli. "This was her first varsity game."

"She was a basketball player last year. She came out for soccer and she went to keeper training."

"She made some big saves for us tonight. "It [the handball] was a judgment call."

The Lady Hawks (8-1-2) controlled the tempo from the outset. They took a 1-0 lead when sophomore forward Paige Hewitt scored in the sixth minute of the game. Hewitt's second marker came approximately 26 minutes later and gave the Lady Hawks a 2-0 lead before Sartorelli was forced into service and stopped Powell's penalty kick.

"That could have changed the whole game," McLean said of Powell's

scoring chance late in the first half. "That [goal] would've made it 2-1."

"Instead, it stayed 2-0."

Lady Panthers' coach Mark Smith agreed.

"We had gotten some momentum and that could've changed things," Smith said. "Goals build momentum."

The Lady Hawks score two more early goals in the second half and HVA's offensive production came from a familiar face. Junior midfielder Gabby Powers scored twice in a four-minute span to give Hardin Valley a 4-0 lead by the 50th minute of the game.

Powell (7-1) got its lone goal from Bailey Williams in the 72nd minute.

Smith said he was impressed with Hardin Valley.

"Hardin Valley is a great team and I wish we could play a team like that every time we take the field," Smith said. "When you play teams of their caliber, it makes you better and we have three weeks to get better."

Stepp, Burt lead Lady Admirals to win at Bearden

By Ken Lay

In the tradition-rich Farragut High-Bearden High girls soccer rivalry, it was a pair of high school rookies who stole the show and propelled the Lady Admirals to a 2-1 win over the Lady Bulldogs Thursday night at Bruce Allender Field.

Farragut freshman forward/midfielder Elise Stepp provided offense while junior goalkeeper Miranda Burt stopped 14 of 15 quality shots she faced to help the Lady Admirals clinch their fifth consecutive victory over the Lady Bulldogs since 2011.

Stepp, who scored both of the Lady Admirals goals, gave Farragut a 1-0 lead in the fifth minute on a breakaway set up by a pass from senior K.C. Ward. Stepp's

second marker came in the 29th minute and was assisted by Tori Hunt.

Stepp's two goals came on Farragut's only shots in the opening 40 minutes.

While the Lady Admirals (7-4-2 overall, 3-1-1 in District 4-AAA), mustered only two shots in the first half, Bearden (7-5-1) had 10 quality shots during that stint.

Burt, a Farragut basketball player, who is playing soccer for the first time since she was in eighth grade, stopped nine of those shots.

"We came in knowing that we were tied for third place and we really wanted to win this game," Burt said. "It was very intense."

"We played great defense and Elise really stepped up

for us tonight."

The only blemish on Burt's performance on this night came when Taylor Frizen knotted the game at 1-1 with the equalizer in the 13th minute.

"She's a great keeper," Bearden coach Ryan Radcliffe said of Burt. "It's frustrating when you outshoot a team and lose but that's kind of been the story of our season. It's heartbreaking for the girls and it's tough to watch."

"It's heartbreaking to see these girls give all they have. They gave me all they had in the second half and I can't ask for anything more than that. We played a great game but we had a couple of lapses. When you play Farragut, you have to play a complete 80-minute

game. They played a 100 percent complete game and we played a 98 percent game."

Farragut coach Dennis Lindsay commended the Lady Bulldogs for their effort.

"Bearden played well," he said. "This could've gone their way. It was a hard-fought battle."

Stepp's two goals were the first of her high school career. She put in some extra work on breakaway opportunities after she missed a pair earlier this season in a 1-0 loss to Hardin Valley Academy.

"As a team, we've been working on breakaways and these were big after I missed those two against Hardin Valley," she said.

CAK beats Grace Christian 21-7

Cont. from page 1 —

to in the half, and it stayed that way to intermission.

In the third quarter CAK thought they'd have their third touchdown as Nichols, one of the best players on the field on this night, brought a punt back 57 yards for the score. However, an illegal block took the points off the scoreboard.

But the Warriors shook that off, drove 66 yards down the field and would get that touchdown as Austin Pope took the snap himself, ran over the left side, and scored from two yards away. The ensuing two point conversion was good, and with 4:13 to go in the third quarter CAK was on top 21-7, and that would complete the scoring on the evening.

CAK will have this week off before returning to action on October 10th at Belfry (KY) High School. Grace Christian will host Meigs County on Friday night.

CAK led 13-7 with 2:15 go

to in the half, and it stayed that way to intermission.

In the third quarter CAK thought they'd have their third touchdown as Nichols, one of the best players on the field on this night, brought a punt back 57 yards for the score. However, an illegal block took the points off the scoreboard.

But the Warriors shook that off, drove 66 yards down the field and would get that touchdown as Austin Pope took the snap himself, ran over the left side, and scored from two yards away. The ensuing two point conversion was good, and with 4:13 to go in the third quarter CAK was on top 21-7, and that would complete the scoring on the evening.

CAK will have this week off before returning to action on October 10th at Belfry (KY) High School. Grace Christian will host Meigs County on Friday night.

Remembering A.W. Davis, UT basketball star from the '60s

A.W. Davis was the first big-name University of Tennessee basketball star in my youth and it was sad to hear that he had passed away last week at the age of 71. He was just as fine a person as he was a basketball player.

After having an outstanding high school career in the early 1960s at Rutledge, where he earned the nickname, "The Rutledge Rifle," Davis went on to become an All-American his senior season at UT in 1965. That year, the 6-7 forward also was the Vols' captain and MVP, as he led Tennessee to a 20-5 overall record and 12-4 league mark for second place in the Southeastern Conference.



By Steve Williams

I look back on Davis' time at Tennessee as the beginning of the modern era of UT basketball.

Last week, Bud Ford, long-time UT sports publicist, said Davis had a lot to do with creating the interest that led to the building of Stokely Athletics Center and getting the Tennessee basketball program rolling.

Davis reportedly was one of the most sought after prep basketball players to ever play in Tennessee and legendary Kentucky Coach Adolph Rupp made a trip to Rutledge to recruit him. But A.W. wanted to stay close to home.

He was signed by UT basketball coach John Sines and was a freshman

in 1961-62. At that time, freshmen weren't eligible to play varsity ball.

In 1962, Tennessee finished 2-12, last place in the SEC, and 4-19 overall, and Sines resigned that April to accept a job outside of coaching. His successor, Ray Mears, inherited Davis, along with Danny Schultz, an outstanding shooter from Middlesboro, Ky, and Hiwassee College.

Mears started turning things around right away. His first team was 13-11 and 6-8 in the SEC.

Howard Bayne, who played like every rebound belonged to him, and Larry McIntosh joined the Vols in 1963-64 and the record improved to 16-8 and 9-5, good for second place in the SEC.

Continue on page 4

Shore wins State, Admirals sweep regional

Cont. from page 1 — 293. Halls and HVA both shot 295.

Tyler Johnson of Farragut took low medalist honors with a 69. Mark Dalton shot 74 while Chip Thomas and Brian Clark both shot 75.

Cox said he knew the competition was gunning for the Admirals, who finished second in Manchester last season.

"Any time you're the state runner-up the previous year, you have a target on your back," Cox said. "The golf course was playing extremely slow and we didn't take advantage of the conditions."

"Finishing second at the state last year really helped

us handle the pressure in the region tournament. And it was good to get the two-stroke win."

Farragut will open State Tournament Play at Wil-

lowBrook Tuesday and Cox said his team on a title.

"I'm tired of going there and finishing second," he said.

The Admirals will go to the State Tournament along with Hardin Valley's Anthony Marciniello, who finished one shot behind Johnson for the individual title. Halls will send Trey Poteet and Ryan Hall to Manchester while Steven Bagwell will represent Maryville.

us handle the pressure in the region tournament. And it was good to get the two-stroke win."

Farragut will open State Tournament Play at Wil-

lowBrook Tuesday and Cox said his team on a title.

"I'm tired of going there and finishing second," he said.

The Admirals will go to the State Tournament along with Hardin Valley's Anthony Marciniello, who finished one shot behind Johnson for the individual title. Halls will send Trey Poteet and Ryan Hall to Manchester while Steven Bagwell will represent Maryville.

In the Region 2-AAA Girls Tournament: Kayland Boling and Rachel McMahan led the Lady Admirals to the title.

Boling fired a 76, including a 35 on the back nine. McMahan finished with a 78.

Maryville's Kelly Herman was low medalist. She shot a 75 and led the Lady Rebels to a second-place finish. Farragut won the region by 12 strokes.

Herman will go to the State Tournament along with Halls High's Harper Cherry, West High's Dani Swaggerty and Heritage's Trista Holder.

BUY A DRINK
SAVE 3¢
PER GALLON

3¢ off a gallon of gas up to \$1 (40 gallon limit), when you buy a fountain, ICEE, The Best Gourmet coffee and cappuccino (3¢ off for Bag of Ice or Carwash)

Injuries don't stop Karns' fight for first victory

**A LOOK
AHEAD,
A GLANCE
BACK**

By Steve Williams

Progress can't be measured on the scoreboard for Karns High's football team this season, says new head coach Tobi Kilgore. "Despite the record, progress has been made in the program," said Kilgore via e-mail last week and prior to Clinton's come-from-behind 35-17 win over the visiting Beavers Friday night. The loss dropped Karns to 0-6 overall and 0-4 in

District 3-AAA. The Beavers will play at Halls (1-4, 0-3) this coming Friday night. "I realize we only get judged on what happens on Friday nights, but my staff and my players have made tremendous progress throughout the first half of the season, despite the amount of adversity that has hit our program," stated Kilgore. "We have had some key season-ending injuries and we are calling on a lot of freshmen and sophomores. Despite that, we had opportunities to win two games, but we just do not know how to finish a game yet. We made too many mental mistakes in one of those games and lost it and then got outscored 42-7 after being up 21-6 in another one." Karns also had a 17-14

halftime lead at Clinton. "We have to continue to go out and try to get better each day," continued Kilgore. "We have to learn to control what we can control as both coaches and players and focus on winning the day. We can't look too far in the past and let that impact our future." Kilgore says the team's morale remains high. "They are buying into what we are trying to do at Karns and realize it will not happen overnight. My seniors are leading the younger guys and trying to leave their legacy as being the group that helped lead the building of a program that can eventually compete for playoffs every year. "Kids that haven't bought into the process are no longer with us. We have a

group that is focused on trying to get better and winning each day." **FIRST WIN:** Austin-East pulled out a 27-21 overtime win at Chattanooga Brainerd Friday night to end its four-game skid. "The team played extremely well," e-mailed second-year coach Jeff Phillips. "They stayed the course and fought tooth and nail to get this victory. "We were playing with a freshman quarterback (Sidarius Jackson), who stepped in for our injured QB (Darius Harper). Having six starters out and finding a way to band together and win was great for these kids. The kids are working hard and giving great effort." The Roadrunners (0-2, 1-4) play host to Gatlinburg-

Pittman (1-1, 4-2) in District 3-AA action this Friday. **GOING STRONG:** With the season at the halfway mark or just beyond, three Knox County teams remain undefeated. Fulton is 6-0 and on top in District 3-AA. Catholic is 5-0 and the District 4-AA leader. South-Doyle is 5-0 and the frontrunner in District 2-AAA. **BEST OF ALL:** Fulton has moved past Maryville and taken over the state's No. 1 spot, counting all classifications, in Sonny Moore's Computer Power Ratings: The Class 4A Falcons have a 156.24 power rating in games played through Sept. 19. Maryville, a Class 6A team, is No. 2 with a 151.15 power rating and Ensworth, a Division II-AA team, is No. 3 at 151.05.

INTRIGUING: Week 6 has several games of interest. For starters, District 3-AAA leader Anderson County (5-0, 6-0) invades Central (2-1, 3-2) in the Rivalry Thursday (MyVLT) matchup. Friday's menu includes Donelson Christian Academy (6-0) at Webb School, Pigeon Forge at Fulton and three border battles - Farragut at Hardin Valley, Clinton at Powell and South-Doyle at Seymour. TSD (5-1) will host Alabama Saturday afternoon at 2 in its homecoming game. **TAKE A BOW:** Fulton will recognize its 2004 Class 3A state championship team and its 1974 Class AAA state runner-up team during homecoming festivities this Friday night.

Cherokees Stay Perfect At The Midway Point

Avenge 2013 loss to Carter in a big way

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

In the 12 months since an embarrassing 44-10 loss to the Carter Hornets in the 2013 season, the South-Doyle Cherokees have had a bit of a chip on their shoulders looking forward to hosting this year's contest between the non-district foes. It didn't take long for the 2014 Cherokees to show that the results would be quite different this time around in front of a huge home crowd at Billy K. Nicely Stadium.

South-Doyle scored the first two times it had the football to take a 14-0 lead with 4:44 left in the first quarter, and before the half was done they would lead 34-0, and then cruise home with a 41-6 win to improve to 5-0 at the halfway point of the regular season.

"Five and 0, that's big for us", Cherokee head coach Clark Duncan told me. "We're very proud to get there."

After kicking off to the Hornets to open the game, South-Doyle's defense did its job and held Carter to a three and out, forcing a punt. Not wanting to give Joc Bruce a chance at a return, Carter chose to kick away from Bruce and out of bounds. That gave the Cherokees great field position at the Hornet 49. It took



PHOTO BY DAN ANDREWS

South-Doyle's Joc Bruce (in blue with the football) drags a would be Carter tackler for extra yardage on Friday night. Bruce and his Cherokee team mates improved to 5-0 on the year with a 41-6 home win over the Hornets.

South-Doyle just 5 plays to score, with Bruce doing the honors from a yard away. After Logan Mathis' point after, the Cherokees led 7-0 at the 8:11 mark of the first. Mathis put the ensuing kickoff in to the end zone, forcing Carter to start its second drive of the game at its own 20, just as it had its first possession. Same result, and Carter again went three and out and punted away from Bruce, giving the Cherokees the football at midfield. This time it took only 4 plays for South-Doyle's high powered offense to put a TD on the board. Senior QB Brody Rollins' scamper up the middle hit pay dirt,

and after Mathis' kick, the home team led 14-0 with 4:44 left in the opening stanza. Rollins had a hand in the next three scores for South-Doyle, as well. The first came on a quick one play drive via 43 yard pass from Rollins to fellow senior Shoan Labeoux at the 7:18 mark of the second quarter. Next, at the 3:33 mark Rollins scored on his second TD run of the night, this time a 1 yarder following the middle of his offensive line. Then with just 1:11 left in the first half, Rollins again went to the air and found a wide open John

Doster on a post pattern from his tight end spot. Doster made the catch with no Hornet defender within 10 yards of him and took it to the house from 37 yards out. Mathis made two of the three extra point tries, and by the time the halftime horn blew the Cherokees had a commanding 34-0 lead. There was going to be no embarrassing loss on this night. Each team scored a touchdown in the second half. South-Doyle's came with 37 seconds left in the 3rd, as Tomas Williams, all 5'11" and 220 pounds of him, ran over and through the Hornet defense on his way to the **Continued on page 4**

Austin-East announces homecoming festivities

By Ken Lay

It's homecoming week at Austin-East Magnet High School and the school announced some of its events to welcome back the school's alumni in 2014. The week culminates with the Roadrunners' homecoming game against Gatlinburg-Pittman Friday night at the team's newly renovated stadium. Homecoming week begins today (Sept. 30) and kicks into full gear on Tuesday night with the coronation ceremony at the Austin-East performance center. The event, which nominates candidates for Mr. and Mrs. Austin-East as well as the homecoming king and queen candidates, is open to the public. Admission is \$5 and the festivities begin at 7:30 p.m. A pre-game parade will be held before the game with the Highlanders on Friday. The parade, which runs from the Eternal Harvest Shopping Center to the school, gets underway at 5 p.m. School officials said last week that Austin-East is seeking float sponsors. Sponsorships may be purchased for \$15. For more information, contact Rukiya Foster at 594-3792.

FIRST IMPRESSIONS DENTAL OF FOUNTAIN CITY



Now offering
FRIDAY
appointments!

We are accepting
new patients and
participating with
most commercial
insurance.

Dr. Allen Hunley

2939 Essary Dr. Suite 2, Knoxville, TN 37918
(865) 687-1886 | M-Th 8-5, F 7-4

WE
FINANCE



BUY HERE
PAY HERE

4500 CLINTON HIGHWAY • KNOXVILLE, TN • (865) 686-7760
We Finance Good Cars For Borrowing People, Regardless Of Your Credit Situation, To Fit Your Budget!

MANAGER'S SPECIALS! *\$295 DOWN DELIVERS!

<p style="font-weight: bold; color: white;">\$295 DOWN!</p>  <p style="font-size: 0.8em; color: white;">2008 FORD FUSION #3018P1</p>	<p style="font-weight: bold; color: white;">\$295 DOWN!</p>  <p style="font-size: 0.8em; color: white;">2005 BUICK RENDEVOUS #2993P1</p>
<p style="font-weight: bold; color: white;">\$295 DOWN!</p>  <p style="font-size: 0.8em; color: white;">'06 CHEVY TRAILBLAZER #3010P1</p>	<p style="font-weight: bold; color: white;">\$295 DOWN!</p>  <p style="font-size: 0.8em; color: white;">'07 DODGE CALIBER #2947P1</p>
<p style="font-weight: bold; color: white;">\$295 DOWN!</p>  <p style="font-size: 0.8em; color: white;">2005 VOLVO XC70 #2992P1</p>	<p style="font-weight: bold; color: white;">\$295 DOWN!</p>  <p style="font-size: 0.8em; color: white;">2006 FORD ESCAPE #2965P1</p>

MORE TO CHOOSE FROM! CALL NOW!



*All down payments plus tax, title & license with approved credit. See dealer for details.

4500 CLINTON HIGHWAY • KNOXVILLE, TN • (865) 686-7760 • CLAYTONMOTORCOMPANY.COM

No 'moral victory' for gritty Eagles

By Ken Lay

Gibbs High School football coach Brad Conley doesn't take solace in moral victories.

"I'm extremely pleased with our kids' effort but I'm disappointed that we didn't win," Conley said after his Eagles dropped a 38-21 District 3-AAA contest to Oak Ridge Friday night at Ernest Whited Stadium. "We can't be happy playing teams close and there are no moral victories."

"There's a perception that we're a nice little team but we intended to win this game."

The Eagles (3-3 overall, 1-3 in the district) appeared to be on their way to pulling an upset against the Wildcats, who left Corynton with their perfect 5-0 record intact, despite being flagged for more than 100 yards in penalties.

Gibbs made the first big play of the game when

Dalton Rogers blocked a Brandon Nickle punt, giving the Eagles the ball at the Oak Ridge 16-yard line.

Gibbs appeared to turn the play into a short field goal a few plays later but Oak Ridge (3-0 in district play) was called for roughing Gibbs kicker Buck Hawkins on a successful 26-yard field goal attempt.

Conley elected to take the points off the board. The decision paid off as the Eagles scored a touchdown two plays later when Silas Joiner found the end zone on a 4-yard run. Hawkins kicked the ensuing extra point to give the Eagles a 7-0 lead with 3 minutes, 3 seconds remaining in the first quarter.

Gibbs led after the opening frame. Oak Ridge, however, would respond when quarterback Logan Fadnek threw a 7-yard scoring strike with 7:50 to go in the first half.

The defenses took center stage in the opening half but the Wildcats took a 10-7 lead when Nickle kicked a 42-yard field goal on the final play of the second quarter.

Oak Ridge scored on its first drive after halftime. The Wildcats expanded their advantage to 17-7 when T.J. Allison scored on a 9-yard run with 9:23 left in the third quarter.

Oak Ridge took a 24-7 lead when Fadnek threw a 62-yard scoring bomb to Jordan Dunbar late in the quarter.

But the Eagles dominated the early stages of the final frame. Quarterback Preston Booth hurled a 26-yard pass to Ethan Warden and later scored on a 2-yard run to pull Gibbs to within 24-21 with 5:15 left in regulation.

The Wildcats, who host Campbell County Friday night, hung on thanks to a pair of touchdowns over the

final two minutes.

Fadnek's 1-yard run made it 38-21 before the Wildcats added the exclamation point with a defensive touchdown. Defensive lineman Darel Middleton recovered a Gibbs fumble and barreled his way into the end zone with 59.2 seconds left in the game.

Oak Ridge coach Joe Gaddis was happy to pick up the win but said his team wasn't prepared well for the game.

"We didn't do a good job getting these guys mentally ready for this game," he said. "Allison ran hard tonight and Logan was like everybody else."

"He did some good things tonight but he also did some not-so good things. We had that blocked punt and then we had that [roughing the kicker penalty] on their field goal. We had too many penalties."

Remembering A.W. Davis, UT basketball star from the '60s

Cont. from page 2

In 1964-65, Ron Widby from Fulton, Austin "Red" Robbins and Jimmy Cornwall were among the sophomore newcomers to join A.W. and Company.

Davis, a two-time All-SEC honoree, averaged 19.6 points and 8.2 rebounds his senior season. He finished with 1,225 points in his UT career, the third highest total in school history at that time.

Sports Information Director Haywood Harris dubbed Davis "The Man with the Golden Arm," because his play was so graceful and looked almost effortless.

Mears did not have to recruit Davis, but he hired him as an assistant coach, and A.W. was on the Vols' staff for six seasons. He also joined John Ward as an analyst on Vol Network broadcasts from 1979-82 and regularly attended UT games through the years, sitting close to courtside.

Like Stokely Center, A.W. Davis is now gone but will always have a special place in UT basketball history.

JUST A MINUTE MEN: Tennessee recently announced it would play

Massachusetts in football on Nov. 4, 2017. Does that get you excited?

UT also will pay the Minutemen \$1 million to fill a home game slot.

I would be much more interested in seeing the Vols host East Tennessee State University, which officially restarts its football program under Coach Carl Torbush, a Knoxville native, in 2015. The Buccaneers' roster will be sprinkled with many high school standouts from the Knoxville and East Tennessee area, too.

And besides, wouldn't it be better to pay the million dollars to ETSU?

SIGN ME UP: With all the fuss about quarterback Justin Worley not running the football enough in Tennessee's zone-read offense, Coach Butch Jones joked last week he was going to conduct a free Media Clinic so media types will better understand how his system works.

My first question: Coach Jones, would you still be using the zone-read offense, if Peyton Manning was your quarterback?

Cherokees Stay Perfect At The Midway Point

Cont. from page 3

end zone. Mathis' extra point pushed the score to 41-0, and with it the mercy rule continuous running clock went in to effect.

Carter's lone score of the night came when sophomore QB Jake Riley found Zach Hensley from 31 yards out with 6:17 left in the game. The extra point attempt was pulled left, however, and the mercy rule stayed in effect, as the game ended at 41-6.

The news wasn't all great for the Cherokees, however. Both Bruce and fellow senior running back Malik Lundy left the game with ankle sprains in the first half and didn't return to the game after the intermission. Neither injury is believed to be serious, however.

As would be expected, the Cherokees dominated the stat sheet, just as they did the first score.

South-Doyle had 16 first downs to just 7 for Carter.

Duncan's squad outrushed Carter 216 yards to 113, and also outgained the Hornets though the air 163-29. Total offense: South-Doyle 379 to Carter's 142.

Penalty flags flew early and often on both sides, as the officials were bound and determined not to let the chippiness between the rival teams get out of hand.

South-Doyle was penalized 14 times for 127 yards, while Carter drew 10 flags for 95 yards.

In spite of playing less than a full half of football before leaving with the ankle sprain, Bruce made his presence felt on both sides of the football.

Offensively the University of Tennessee verbal commitment gained 94 yards on just 9 carries,

and the touchdown run. Defensively, he intercepted a Riley pass, returning it 28 yards to set up a score.

Filling in at the running back spots for their injured team mates, Kendall Rivers and Williams both helped take up the slack. Rivers' 5 carries netted him 54 rushing yards, while Williams also carried the ball 5 times, picking up 33 yards.

Rollins completed just 6 of his 14 pass attempts, but those 6 completions went for 163 yards and the two touchdowns.

For Carter, just not much offensive firepower was present on this night. Starting tailback Davontae Moore's 17 rushing attempts netted him only 41 yards, while Riley was good on just 2 of his 5 pass attempts for 29 net yards.

Just as he has all year, senior linebacker Harley Wheeler led the way on defense for the Cherokees with 16 tackles. He had a sack and 2 tackles for loss among the 16.

Tanner Webb, Williams, and Greyson Riffe each had 5 tackles for the game.

Austin Howard, who started on both side of the football for the Hornets, plus serving as both the punter and placekicker, led his team in tackles with 7.

Carter falls to 3-2 on the season, and will travel to Union County next Friday for a District 2AA contest. Carter is still unbeaten in district play at 2-0.

South-Doyle, now 5-0, and 2-0 in IMAC (District 2AAA) play, travel to Seymour on Friday to meet its biggest traditional rival in the Eagles. That game can be heard on AM 620 WRJZ beginning with the pre-game show at 7 p.m.

PREP FOOTBALL focus

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

HOME GAMES IN GOLD

CONF. GAME

MYLITZ RIVALRY THURSDAY GAME



The Doctor is in
a weekly column by
Dr. Jim Ferguson

Do you get it?

I've learned to listen to my wife. Over the years a mutual respect of our different gifts has helped us to celebrate our thirty-ninth anniversary in September. Becky is more practical than me, and recently observed that "Americans don't seem to get it... maybe it's because they already have it." Her pithy comments regarding our country made me stop and think; and that's when the story began.

Charles Dickens' wrote in the opening lines of his novel "A Tale of Two Cities": "It was the best of times, it was the worst of times." As I gaze out my window I see only the beauty of a early fall day in a land of plenty. I recognize that I am blessed and I thank my Creator every day for my life, awareness of his presence in my life and his directives of the Way that pattern how we should

live that life. Perhaps we Americans too often see only to our immediate horizons and our immediate desires. Perhaps it takes beheadings on the other side of the world to jerk us out of isolationism and our own solipsistic perspective.

The two World Wars of the Twentieth Century should have taught us that isolationism doesn't work. In the affairs of man wars always recur, and terrorism eventually returns to fly planes into the Twin Towers and kill your neighbors. Now, America has gone back to war. Mr. Obama told us repeatedly in 2011-2013 that he ended the war in Iraq, and is on record to remove our forces from Afghanistan soon. Actually, American armed forces won the war in Iraq; it was the President who ignored his advisers, including his Secretary of

Defense, Leon Panetta, and "lost the peace" with the politically driven premature withdrawal of military forces which left no American troops in Iraq to support that fledgling democracy won at such great cost. The lessons of history teach us that a residual military presence as in Japan, Germany and Korea is often necessary to keep the peace. And despite what you hear from liberal-progressive-democrats, America went to war in Iraq and Afghanistan to deny terrorists a base of operations after al-Qaeda attacked our homeland and killed 3000 people on 9-11. Now, our isolationism has left us with a much bigger mess and the potential of terrorist bases in multiple countries.

This trinitarian philosoph sees three options in most situations or difficulties. Firstly, you can oppose things you see as wrong. Secondly, you can compromise your principles and "go along to get along." Or lastly you can retreat from reality to, for instance, fortress America, or metaphorically to the panhandle of Idaho, or to a monastery as was done in the Dark Ages. I don't see how we can compromise with ISIS or retreat from a philosophy that has vowed to "put a

black flag of jihad on the White House."

Long ago I learned on the school yard that you can't appease bullies - nor reason with terrorists. When you realize you can't ignore evil (or run from it), you must strike first and not stop until it's over. Only then can you extend mercy to a vanquished foe. Unfortunately, I believe a stake in the heart of the "Islamist" beast will be necessary to save Islam from jihadists.

I support the President's use of force against the evil that confronts the world. I'd like to believe he finally gets it, but I no longer trust Mr. Obama. Everything he does seems couched in the political philosophy of Saul Alinsky. Recall that Alinsky was also a community organizer who penned "Rules for Radicals," a book lauded by Mr. Obama. Incidentally, Hillary Clinton worked closely with Alinsky in the 1970s and did her senior thesis on him. Perhaps the "peace movement," so vocal during George Bush's administration, likewise gets it, and agrees with the President's use of force to confront ISIS. But I'm afraid the Peaceniks have just moved on to another cause and are exhausted from their marching with Al-Gore in support of global warming/climate change.

I learned today that Eric Holder will be stepping down as Attorney General; I will not be sad to see him go. Holder is one of the few remaining members of Mr. Obama's original cabinet. And now even he acknowledges that the President's air war over Syria and Iraq will not be enough, and that ground forces will be necessary to defeat ISIS fighters who have moved into apartment buildings when we announced our plans to bomb them.

Perhaps the President never learned the school-yard lessons I learned. Maybe Mr. Holder meant that the Iraqi army would confront ISIS. Unfortunately, the same Iraqi army ran from ISIS earlier this year, surrendering the arms we gave them to ISIS. Or perhaps Holder was referring to the Syrian "rebels" who Obama just months ago dismissively called "pharmacists and doctors." Obama now says we'll train these guys in Saudi Arabia over the next year and then send them to fight ISIS as well as Assad's Syrian army. And folks, don't expect the Kurdish Peshmerga to come to Baghdad's aid. They want their own homeland in Northern Iraq and southern Turkey. Additionally, don't expect much from Turkey.

President Erdogan is supportive of the Muslim Brotherhood and opposes any Kurdish independence. As I said, It's a colossal mess.

So what do we do? We must stand up for right and destroy this evil that masquerades as religion Christianity was once violent and launched the Crusades, but that was a thousand years ago. The Church has been through many "reformations." Likewise, the Westboro Baptists are frequently trotted out as examples of confused Christians. Please! This tiny scurrilous group are shameful, but don't saw off heads.

The Pew Research Center says there are 1.6 billion Muslims worldwide. If even 10% are sympathetic to jihad and 10% of these embrace the philosophy of ISIS, Hamas, al-Qaeda and the Muslim Brotherhood you begin to see what Jews, Christians, Hindus, Buddists and even secularists are up against. This external challenge to America was predicted by Strauss and Howe in their 1991 book "Generations." It's time everyone gets it. We will prevail, but it will not be easy or pretty or a quick fix.

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

Senior Service Directory looking for sponsors

The signature publication of the Office on Aging is the Senior Service Directory, often referred to as "the little yellow book." The Office on Aging began publishing the directory in the late 1970s, and is currently in production on the 19th edition of the resource book.

Agencies that provide senior-related services should consider sponsorship in the Knox County Senior Service Directory. Because previous advertisers were contacted first, a limited number of ad spaces are still available.

"The first directory that we printed had 30 pages, and we printed 500 copies," said Office

on Aging Director, Susan Long. "The 18th edition, currently in circulation, has 238 pages, and we published 50,000 copies. As the aging population increases, we need to continue to publish as many copies as we can, plus maintain the online directory at www.knoxseniors.org. We get no government dollars to print this directory, so we rely on community support."

There is no cost to have a listing in the directory. A policy committee decides on the guidelines that determine the listings in the white pages. Anyone can request a listing in the directory, but even if your organization does not meet the policy committee's guidelines for a

free listing, anyone can get an ad in the directory by becoming a sponsor.

"The Senior Service Directory has been one of our top marketing tools," said Phyllis Williams of SCHAS (Senior Citizens Home Assistance Service). "The 'yellow book,' word of mouth, and our TV commercials are how almost all of our new referrals come to us. I even have people from other counties and out of state call and request copies of it."

"It is gratifying to provide such an important resource to Knox Countians," said Kathy Burke, the editor of the Senior Service Directory. "People tell me, 'That book was a lifesaver for

me while I was helping my mother,' or 'I don't know what our family would do without that little book.' It serves as the go-to resource in Knox County."

Inquiries regarding directory sponsorship can be directed to Nancy Lofaro at the Office on Aging, nancy.lofaro@knoxseniors.org, or 865-524-2786. She will be happy to talk to you about the levels of sponsorship and how you can support this valuable community resource.

Directories are free and available at the CAC Office on Aging, 2247 Western Avenue; branches of the Knox County Public Library; and from many of the major sponsors.



No Contract Required! Only \$2 for each session you attend

Central Baptist Church Fitness Program

NEW!
Low Impact Class
 Emphasizing strength and flexibility \$5

Classes Offered:
 BOSU® Balance Trainer
 Hi/Lo Impact Cardio
 Weight Training
 Stability Ball • Pilates
 Kick Boxing • Power Dance
 Yoga Exercise • Step

Child Care offered for infants and pre-schoolers during morning and evening classes - \$1 per child

Certified Instructors

FREE

Non-Impact Exercise Program for Senior Adults & Persons with Physical Limitations
 M,W & F 10:30 - 11:15 a.m.

Central Baptist Church of Fountain City

Questions? Call 688-1206 or visit www.cbfc.org >Activities Ministry > Family Life Center > Fitness Class Descriptions

Senior Financial Group to hold Meet and Greet

Meet and Greet Jeff Jarnigan - The New Voice of Neyland Stadium at the O'Connor Senior Center

The O'Connor Senior Center invites you to a Tennessee Tailgate Party to meet Jeff Jarnigan, the New Voice of Neyland Stadium.

Lauren Davis with WVLT will be there to show her Vol Spirit and and invites all Vol fans to stop by for a good ol' fashioned "welcome!" Enjoy a free hot dog, a game of corn hole and stop by to meet Jeff Jarnigan on October 1 from 11:30 a.m. - 1:00 p.m. at the O'Connor Senior Center located at 611 Winona Street Knoxville, TN 37917

Jarnigan follows the legendary Bobby Denton, who rallied up Vol nation with five simple words, "It's football time in Tennessee," for nearly five decades.

Denton, the former general manager of WIVK, passed away in April 2014.

Jarnigan served as the PA announcer for men's basketball at Thompson-Boling Arena for the past nine years. For the past eight years, he served as the PA for the Dish Orange and White Game in Neyland Stadium. He was also the announcer for The Pride of the Southland Marching Band for a 12-year span.

Jarnigan is a native of East Tennessee and is a 1977 graduate of Fulton High School.

Guests are encouraged to wear orange, bring their favorite tailgate dish and prepare to sing Rocky Top!

There is no charge to attend this event, however RSVPs are requested. Please RSVP to (865) 523-1135.

Harris leaving Senior Center

Every Wednesday at the South Knox Senior Center, there is a room full of retired seniors learning to paint. They enjoy everything about the class that Mary Harris teaches and they love her. However after seven years of volunteering to teach at the senior center, Mary feels it is time to give up the role of teacher. She wants time to travel, visit with friends and family, relax, study art techniques and to do things on her bucket list.

Mary Harris started the acrylic painting class in October 2007 and she has not missed one Wednesday since. As the class roster grew to more than 30, the class grew into much more than a painting class. Mary extended the hours of the class and added a break for a cooked meal and included birthday celebrations. The class members have painted together, shared laughter and concerns and now feel like family. The time that Mary has given is much more than the hours spent on Wednesday. Mary has made countless calls to her students, planned lessons and helped them set up their paintings at art show exhibits at Candoro, Ijams, the Emporium Center and the South Knox Branch Library. Also, Mary and the class members attended two retreats at Sterchi Lodge where they painted and enjoyed fellowship together.

Mary Harris is a Powell



Mary Harris

High graduate. She is a self-taught artist who taught oil painting for sixteen years at Vance-Granville Community College in Louisburg, NC. When she returned to Knoxville, she wanted to continue teaching and volunteering was the perfect way. Mary Harris was nominated in 2011 for the Covenant Health Platinum Award. In 2012, she was honored as a Knoxville Senior Star. This award was given because of the volunteer time dedicated to others in her community and because she is

such an active senior.

Mary Harris' generous, energetic personality has brightened the South Knox Senior Center in many ways. She has provided art books and various art supplies. Flower bouquets from Mary's garden have added to the deco of the center's lobby and classroom. Mary has cooked up yummy dishes, donated kitchen supplies and has done kitchen cleaning after the class has gone home. Mary has given the extra effort to brighten the lives of everyone around her.

Mary has made arrangements for an artist friend Sandra Curtis to take the role of teacher at the end of October. Now the class members hope Mary will experience enjoyable things and blessings like she has let them experience in their extra time. When Mary has extra time, she plans to visit and paint with the class members. That is important for each of them.

South Knox Senior Center is located at 6729 Martel Lane in South Knoxville.



THE LEADER IN HAIR RESTORATION WORLDWIDE

At the Apollo center in Knoxville, we have all of Apollo's one of a kind hair replacements and all of Apollo's great hair care products. We service all types of hair replacements with any form of attachments. Call Sharon or Dianne today for a free consultation (*Value \$100*) and information on our products and service.




Save \$100 on Hair Restoration
New Clients Only

Sharon Marshall, Owner
215 Center Park Dr, Suite 1300
Knoxville, TN 37922
(865)675-4247

WWW.APOLLOHAIRKNOX.COM



"The difference is clearly that you care very deeply about your work and the people you are caring for."

In-home service for SENIORS by Seniors

Seniors Helping Seniors® in-home services is an exceptional program of caring and care where seniors who want to help are matched with seniors who are looking for help.

- Cooking
- Light housekeeping
- Companionship
- Personal grooming and dressing
- Shopping
- Transportation
- Yard work
- Mobility assistance
- House maintenance and small repairs
- Overnight stays (24-hour care)
- Doctor appointments

In the **Seniors Helping Seniors®** family, everyone wins. Those who give and those who receive learn from each other everyday – and all we hear is about how rewarding it is for both of them.

For the help you want at a price you can afford®. **Seniors Helping Seniors®** in-home services is the place to call.



SENIORS Helping SENIORS®
...a way to give and to receive®

If you need some support or if you want to help,
call (865) 269-4483.

©2009 Each office is independently owned and operated. All trademarks are registered trademarks of Corporate Mutual Resources Incorporated.



Turn over a
"New" Leaf...

...at Morning Pointe Assisted Living!

Morning Pointe of Clinton
960 S. Charles G. Seivers Blvd.
Clinton, TN 37716
(865) 457-4005

Morning Pointe of Powell
7700 Dannaher Drive
Powell, TN 37849
(865) 686-5771

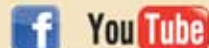
Morning Pointe of Lenoir City
198 Morning Pointe Drive
Lenoir City, TN 37772
(865) 988-7373

The Lantern at Morning Pointe
Alzheimer's Center of Excellence, Lenoir City
155 Morning Pointe Drive
Lenoir City, TN 37772
(865) 271-9966

CALL TODAY TO LEARN ABOUT OUR FALL SPECIALS!

Morning Pointe
Assisted Living &
Alzheimer's Memory Care

www.morningpointe.com



Ask The Experts



Ask the Personal Care Expert: Penny Brandy

What is the difference between Non Medical Personal Care/Sitter Services and Home Health Services?

Personal Care/Sitter Services is a service that you pay per hour to come to your home. They offer nurses, CANs, sitters, housekeepers, etc. Personal Care/Sitter Services can provide companionship, transportation to physician appointments or for errands such as trips to the grocery store, housekeeping, medication reminders, meal preparation, etc. Every company offers a little different type of service.

Some things to consider when choosing this type of service are: Are they licensed and bonded? What is the minimum number of hours they require? Who do I call if my sitter does not show up? Do you offer replacement sitters? Do you carry worker's comp insurance? Most homeowner's policy will cancel you if you do not use an agency for care provided in the home.

Our services are available on an acute or long term basis anytime seven days a week up to 24 hours per day. "Personalized care for specific needs" is our promise to you to develop a customized plan of care for you or your loved one

and provide compassionate caregivers to meet those needs. Our plan of care provides for the special wishes and requests of our clients and their families. East Tn Personal Care Service employs RNs and LPNs to perform assessments as well as Fall Risk Assessments.

East Tennessee Personal Care Service provides quality affordable personal Care services to adults in their residence, assisted living facility, nursing home or hospital.

Home Health Care/Skilled Care Only is a service that requires an order from your physician. This service is only for intermittent care usually 2 or 3 visits per week. This is for "Skilled Care" only such as wound care, Physical Therapy, Occupational Therapy, etc. You can have this service in conjunction with Personal/Sitter care. Medicare pays for this service. HMOs may have co-payments and only allow a few visits. Your physician can assist you with choosing a Home Health Care provider. You have a choice in which provider you choose.

(865) 692-2200
www.etpcs.net



Ask the Medicare Expert: Jerold Johnson

I like my Medicare Plan just fine. Why do I have to re-evaluate it?

Every year most plans change in ways that may not be obvious to you. Medicare recommends that you review new plans and your current situation every year. Changes can be made between October 15 and December 7 for the upcoming year.

This year, because of the funding cuts due to Sequestration, nearly all government programs (including Medicare) are subject to an estimated 2% budget cut. Additionally, the Affordable Care Act (Obamacare) places an estimated 3-4% tax on all insurance programs. This means your Medicare Advantage company will face a loss of revenue estimated to be 5-6% for 2015.

Because of this loss of revenue, we anticipate most Medicare plans will make lots of changes in their drug coverage, the co-pays on doctor and

hospital visits, plan premiums, and out-of-pocket maximums. Also, many plans are reducing the number of doctors a beneficiary has access to. Usually the changes seem to be very subtle, but can end up costing a Medicare beneficiary hundreds or even thousands of dollars more over the course of the year.

It may seem complicated and time consuming to compare all your options. But we make the process very simple for you. We have a very skilled team of benefit specialists that have helped over 20,000 East Tennesseans find the Medicare plan that fits their individual needs the best.

So call us to schedule a no-cost review of your Medicare plan. Of course there is no obligation...just peace of mind that your 2015 plan will be right for you!

11304 Station West Dr., Knoxville, TN 37934
865-777-0153 or 1-800-677-0153
sfgmedicare.com



Ask the Assisted Living expert: Dava Snyder

COURTYARDS SENIOR LIVING
REGIONAL DIRECTOR

Q: What are the 3 biggest facts about assisted living that people don't understand until after they have chosen a community?

A: Great question - and one we hear often from families. First, every community is different, with a different personality. Try to spend as much time in the community observing the staff and residents and how they interact. Spend time away from the marketing people.

Second, bigger isn't better. This is a "high-touch" business requiring a tremendous amount of direct care. Learn as much as possible about the responsibilities of the caregivers and nurses and the number of Elders under their care.

Third, Many homes don't specialize in Memory Care, although they do offer it. Many of our Elders will have the need for this specialized care. Staying in the same community provides continuity in an Elders life.

www.courtyardseniorliving.com

KNOXVILLE:
865-357-1660

OAK RIDGE
865-481-6009

JOHNSON CITY
423-268-2224



Ask the Hospice Expert: Cynthia J. Finch, LMSW

OFFICE MANAGER - SMOKY MOUNTAIN HOSPICE
KNOXVILLE OFFICE

What is Hospice?

Hospice is a program of care, which is provided to the patient wherever he/she lives. It is for anyone who is no longer seeking a cure or when there is a poor chance of the disease reversal: End stage heart disease, kidney disease, stroke, Alzheimer's/Dementia, etc. Hospice is covered by Medicare, TennCare, most private insurances and private pay.

Is hospice only for the last days of life?

No. In order for hospice care to be the most effective, hospice should be involved in the patient's care as soon as treatment is no longer an option. Allowing Hospice to be a part of the patient's End-of-Life Journey is a benefit to the patient and family.

What are a few indicators that my loved one may need hospice?

- Frequent Hospitalizations, with no signs of improvement
- Declining for no apparent reason(s)
- Requires medication and pain management
- Has a life threatening incurable disease
- Meeting home health goals are no longer a reasonable expectation
- Needs additional medical supplies and equipment

Why should we choose Smoky Mountain Hospice?

Smoky Mountain is owned by hometown folks, who have a sense of family when providing health care in the home or wherever the patient lives. Our commitment to bedside patient care is our platform of service.

Additionally, we have qualified experts in End-of-Life care that sets us apart from other hospices. Our Hospice staff includes, Medical Doctors, Registered Nurses (RNs), Certified Nursing Assistants (CNAs), Chaplains, Social Workers and Volunteers, who are *compassionate and caring*.

Call Us For A Free Consult 865-673-5877
3615 Martin Luther King Jr., Ave. Knoxville, TN

Thinking about a Reverse Mortgage?

By Mike Steely
steelym@knoxfocus.com

You have probably been hearing a lot about reverse mortgages lately. For some senior citizens, age 62 or older, it can be a blessing, but it may not be right for everyone.

The Federal Housing Administration (FHA) has online information about reverse mortgages and underwrites or guarantees the loan. That agency calls these loans the Home Equity Conversion Mortgage or HECM. The program was adopted to "provide older American with greater financial security and independence.

There are a variety of reasons someone might benefit from such a program. If you have a lot of equity in your home and have no family interested in purchasing the home after you

pass away, a reverse mortgage may be worth serious consideration. As they grow older, some people acquire medical bills and other expenses. A reverse mortgage may help cover these expenses. Some choose to use the funds from the reverse mortgage to pay for home improvement projects that make the home more comfortable and efficient for changing physical needs. Others may choose a reverse mortgage to supplement their Social Security income

Fountain City Finance is one of the many brokers in our area. Fountain City Finance's Carl Bruner told the Focus that the process begins with required credit counseling and a home appraisal. The counseling can cost up to \$150; an independent appraisal is about \$ 450. Counseling,

done face to face or by telephone, educates borrowers about the financial implications, alternatives, obligations, cost of obtaining the loan, and repayment conditions. The entire process from the initial paperwork to completion of the loan generally takes four to five weeks.

Depending on the appraisal and the equity in your home a reverse mortgage can put money in your pocket and pay your monthly mortgage but you are still responsible for upkeep, paying property taxes and maintaining homeowner hazard insurance. Many elderly people, once accepted, receive a one-time upfront check or monthly check and it is based on the equity of your home and the age of the youngest spouse.

According to Sam

Hawkins of Mortgage Investors Group, a reverse mortgage may not be right for everyone. It depends on the equity in the house, the monthly income of you and or your spouse, and your current home loan interest rate, among other factors. Additionally, there are upfront costs which could include a closing cost and the FHA insurance.

"A reverse mortgage is not a short-term fix," he said.

There are benefits and restrictions to keep in mind when considering a reverse mortgage. You must reside in the home. If one or both spouses pass away or go into a nursing home and neither are living in the dwelling, you or your family have a period of usually six months to a year to pay off the loan. The longer you or your spouse lives, the

larger the pay-off becomes. You or your spouse can live in the home the rest of your life without making a mortgage payment, but your relatives must pay off the loan within the given time, otherwise the home becomes the property of the lender.

The interest rate on the loan, currently at about 4.5 percent per year, is added onto the loan. You can work with a lender or broker to decide if a fixed annual rate on the mortgage or an adjustable rate best fits your situation. The company that acquires the mortgage may vary and can change during the length of the loan, but the terms would remain constant.

If you are in good health and have an adequate income you may want to consider a reverse mortgage later in life if and

when you need it.

The American Association of Retired People suggests five points for you to consider:

1. Do you really need a reverse mortgage?
2. Can you afford it? The loans are expensive and grow larger each month.
3. Can you afford using your home equity now? The more you use now the less you will have.
4. Are there less costly options? AARP suggests you look at a home equity loan or even selling your home and moving into a smaller home.
5. Do you understand how the loan works? Reverse Mortgages are much different than other home loans.

Coalition Presents Events for Mental Health Awareness Week

The Behavioral Health Awareness Coalition (BHAC) is gearing up for the annual Mental Illness Awareness Week. This year's events will take place the first week in October.

Community Day: The BHAC and Helen Ross McNabb Center are teaming up to present the Community Awareness

Celebration on Market Square in Knoxville on Friday, Oct. 10 from 11 a.m. - 2 p.m.

Community Day is an opportunity to raise awareness of mental illness, reduce stigma and celebrate diversity within the community. This year Krishna and Opie Joe of Q100.3 will serve as emcees and visitors will

be able to sing and dance along with music and performances by Circle Modern Dance. There will also be food, door prizes and a pie eating contest! Community Day is completely free to the public.

Organizations from the Knoxville area will be represented at Community Day with booths set up providing information about their services. Community Day's success relies on community partners from the Knoxville area. For instance, Wal-Mart is providing drinks and Target is coordinating a photo booth.

Community Day is a traditional part of Mental Illness Awareness Week. Mental illness affects one in five individuals in this county. Whether directly or indirectly through family members, mental illness has a keen

impact on an individual. MIAW is designed to promote awareness and to provide information regarding mental health issues to the community. For more information regarding Community Day contact Pamela Coleman, 544-3841 ext. 4127.

Art Display: Union Ave Books (The Daylight Building, 517 Union Avenue, Knoxville)


Starting September 30 through October 31, pieces of art created by consumers of area mental health services will be on display at Union Ave Books and the City-County Building in downtown Knoxville, and Knox County Libraries (Cedar Bluff and Burlington branches). During October's First Friday festivities on Friday, October 3, Union Ave Books will hold a special reception

and viewing of the art on site. As Helen Ross McNabb's niece, the bookstore's owner, Flossie McNabb, has a special interest in mental health awareness. Helen Ross McNabb advocated for and started one of Tennessee's first child guidance clinics. Later, the Helen Ross McNabb Center was named in her honor. To find out more information about Helen Ross McNabb, visit: <http://www.mcnabbcenter.org/history>.

The Helen Ross McNabb Center is a premier not-for-profit provider of behavioral health services in East Tennessee. Since 1948, the Center has provided quality and compassionate care to children, adults and families experiencing mental illness, addiction and social challenges. As the

Center celebrates more than 65 years of providing services to communities in East Tennessee, its mission remains clear and simple; "Improving the lives of the people we serve." For more information, visit www.mcnabbcenter.org or call 865-637-9711.

The Behavioral Health Awareness Coalition of East Tennessee is composed of individuals representing agencies, organizations, and other groups concerned with behavioral health. The Coalition is devoted to education and awareness of needs surrounding mental illness and addiction for all segments of the population. For more information visit, www.bhacnet.org.



DR. ROBERT C. Freeman
COSMETIC & GENERAL DENTISTRY

Did You Know....

Since December 31, 2012 insurance companies have been making millions of dollars off patients who forgo necessary and preventive dental care. Many people who have dental insurance do not realize that their plans provide benefits up to a certain dollar amount annually. Thus, the insurance dollars allocated to pay dental claims on many patients are never used and, unfortunately, those dollars cannot be carried over year-to-year. The bottom line: what the patient doesn't use they lose.

Now is the time to consider your dental needs and how your remaining dental benefits can help you pay for your treatment. Take advantage of your valuable unused dental insurance benefits before you lose them.

We are here to help you. Give Judy or Elaine a call at (865) 577-7535 to schedule an appointment.

Sincerely,
Dr. Robert Freeman
6555 Chapman Hwy www.KnoxvillesDentist.com

P.S. Find out about interest free financing options for dental care

Williamsburg Villas

ALZHEIMER'S CARE AND ASSISTED LIVING

Nestled in the beautiful mountains of East Tennessee, Williamsburg Villas has provided more than merely an assisted living residence for over 16 years. Specializing in the care of various levels of dementia, our community consists of six, small secure villas. Our home-like atmosphere and very specialized care makes us unique. We are very proud of our reputation for the special love and care that we provide for our residents and their families.

3020 Heatherton Way • Knoxville, TN 37920
Phone (865) 573-0100 • Fax (865) 609-0084

Total Eyecare of East TN

Cataracts
Glaucoma
Macular Degeneration
Diabetic & Hypertensive
Eye Exams
Medicare & Medicaid Accepted

7420 Chapman Highway, Knoxville, TN 37920
(865) 609-1160

Reverse Mortgage For Whatever Your Needs May Be

- You will still own your home
- A mortgage without a payment
- Government backed FHA mortgage
- Tax Free
- No income or credit requirements



If you are 64 years or older and need money for living expenses, health needs, home improvement or just to enjoy retirement, this may be the solution for you.

A+ Rated - Better Business Bureau

Fountain City Finance Company
(865) 687-8200
5319 Broadway, Knoxville, TN
www.fountaincityfinance.com

NMLS#133884 NMLS#607765 LIC#108929

Come...let us treat you like royalty



WINDSOR GARDENS

Windsor Gardens is an Assisted Living Community designed for seniors who need some level of assistance in order to experience an enriched & fulfilled life. Our community offers older adults personalized assistance & health care in a quality residential setting.

- Locally Owned and Operated
- Three Apartment Sizes
- Three Levels of Care
- 24 hour Nursing Onsite
- Medication Management
- Activities Program

North Knoxville's Premier Assisted Living Community

(865) 688-4840 5611 CENTRAL AVE. PIKE

Conveniently located at Exit 108 (Merchants Rd) Off I-75
www.windsorgardensLLC.com

Faith

Hope for the suffering

You don't have to look far to see much pain in this world. When you read Revelation six and seven, you read about the suffering of this world. Seven seals are opened and the seals describe the suffering of this life. These seals are part of three sets of judgment: seven seals, seven trumpets, and seven bowls. Some think that these are sequential, an order of historical events that will come to



By Mark Brackney,
Minister of the
Arlington Church
of Christ

fruition. It seems to me that what John is describing is the same event from three different angles or perspectives. We are getting three different pictures to try to describe more accurately as to what is happening.

Keep in mind that the seven trumpets and bowls are judgments not applied directly to the people of God. They are for the ungodly and wicked. But the seven seals is different. These show that God's people are not exempt from the pain and suffering being described.

There are many interpretations as to how and when these events are going to unfold. The important thing is to keep in mind the big picture. I don't see Revelation as a code to crack or a puzzle to solve. We need to read the text as if we were the early Christians who got this Revelation from John. Many believe the great tribulation was not necessarily a specific seven-year period but it is what John's readers were experiencing at that time. It is what many Christians are experiencing right now in the world. ISIS (the Islamic State terrorist group in Northern Iraq) is systematically going house to house and beheading the children of Christians who choose not to denounce Jesus.

What good would this letter of Revelation be if it were describing events that would take place thousands of years into

the future? This letter was written for Christians in the first century who were suffering for their faith as well as Christians who have suffered in every generation since, including today. What John describes is not to be read as a series of future events to interpret. They were read as a current reality they were trying to endure. The people were asking: How much longer is the suffering going to last and how can I get through this suffering?

The first four seals are opened and they present a vision of four horsemen (Rev. 6:1-8). These four horsemen cover four areas: military conquest, conflict, famine and economic collapse, and death. Is this a coming tribulation or is it already happening? We live in a time of tribulation as has always been the case since John received this vision. Things will continue to get worse before the return of Christ. Revelation six gives the bad news about the suffering, but chapter seven paints a picture of what heaven will be one day for all those who have, who are, or who will suffer.

The 144,000 is a symbolic number standing for completeness and perfection (12x12x1000). It is not the literal twelve tribes since they no longer existed. This represents Christians who are soon to face persecution and will be martyred for their faith. Those who suffer are shown a picture of a great victory celebration (7:9-17). If you have suffering in your life, hold on because Jesus is coming. Jesus is our hope. His coming is sure and soon, so hang on and don't give up.

Refreshing Revival

October 6-10
6 pm each night
Fresh Start Church
2007 Central Avenue
(Across from Oakwood Baptist)

1 Timothy 5:17 ESV
Let the elders who rule well be considered worthy of double honor, especially those who labor in preaching and teaching.

Come worship with us

New Beverly Baptist Church

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

Sunday School 10 a.m.
Sunday Morning Worship 11:00 a.m.
Sunday Evening Worship 6:00 p.m.
Wednesday Evening Prayer 7:00 p.m.
Wednesday Evening Youth 7:00 p.m.
Bus Ministry -
For transportation call 546-0001.

Church Happenings

Colonial Heights UMC

Colonial Heights UMC World Communion Day is Sunday October 5th, 2014. If you have not visited Colonial Heights church on World Communion Day, you have missed a very unique collection of items from around the world that is on display in and around the sanctuary. Service begins at 10:45 a.m. - however you may tour the sanctuary starting at 9:00 a.m. For more information on this call the church office at 865-577-2727 between 10:00 a.m. - 2:00 p.m.

Cornerstone Baptist Church

Cornerstone Baptist Church, 2500 Mynatt Rd., wants to say "Thank You" to our Pastor, Dr. Frank D. Epperson, for his continued support as he leads his congregation with the understanding of the Bible. He and his wife Jamie has been with us for seven years. We look forward to spending the future under his guidance.



Dutch Valley New Life Church of God

The Dutch Valley New Life Church of God celebrates 100 years on Sunday, October 5 with an address by Dr. Mark Williams at 10:25 a.m. Pastor Tom Frye also invites everyone to the church at 3 p.m. for an open house and at 4:30 for a special service.

Faith United Methodist Church

Faith United Methodist Church will be hosting a flu shot clinic, hosted by Covenant Health, East Tennessee Personal Care Service, and Clinton Drug Store on Tuesday, October 7, 2014 from 10 a.m. - noon. Faith UMC is located at 1120 Dry Gap Pike Knoxville, TN 37912.

1. MARK YOUR CALENDARS - No appointment needed - Invite your friends and family.
 2. BRING YOUR INSURANCE/MEDICARE CARD - Most healthcare plans cover the cost of vaccines. The cost is \$25 if you do not have insurance.
 3. STAY HEALTHY - Protect your health and your family - Remember - the flu ends with you.
- For additional information - please call 865-692-2200.

North Knoxville 7th-Day Adventist Church

Abundant Life, a Free Weight Management Program incorporating diet, exercise, and group support will start 6:00 p.m., Thursday, October 9, at the North Knoxville 7th-Day Adventist Church, 6530 Fountain City Road in the church fellowship hall. Space is limited, so call (865-314-8204) or go online (www.Knoxville1nstep.com) to register.

Seymour United Methodist Church

The Older Adult Council, aka "The Young at Heart," will hold their monthly meeting at 4 p.m. on October 1st in Room 201.

Also, on Wednesday, October 1, the regular fellowship dinner begins at 5:15 p.m. Small group studies follow at 6 p.m. Please make sure your dinner reservations are made by Tuesdays at noon.

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

Next Sunday, Oct. 5th, being a first Sunday of month, brings the celebration of Holy Communion at both worship services. Also, it brings a chance to donate to our local CROSS Ministries serving the Seymour.

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

We invite you to visit our new church

Heritage Baptist Church

"Come...with us, and we will do thee good."
Numbers 10:29

Now meeting at the Clarion Inn
behind Red Lobster on Merchants Rd.

An Independent, Bible-centered Church

- Balanced in Emphasis
- Expository in Preaching
- Traditional & Conservative Music

Services: 10:30am, 5:00pm

Dr. Bob Dalton, Pastor
Cell (865)556-4159
robertdaltonministries@gmail.com

SHOP US FIRST!

Family owned company offering extreme value since 1974
SOUTH KNOXVILLE 6021 Chapman Hwy

WE SPECIALIZE IN LIQUIDATIONS, CLOSEOUTS & IRREGULARS

USDA INSPECTED MEAT

40 YEARS OF SERVING

UNITED GROCERY OUTLET

FRESH FRUIT & VEGETABLES!

Prices Effective Wednesday, October 1st thru Sunday, October 5th, 2014

100% SATISFACTION GUARANTEED!

<p>12 oz CORNED BEEF</p> <p style="font-size: 2em; color: red; font-weight: bold;">\$2.49</p>	<p>IDAHO POTATOES 10 LB BAG</p> <p style="font-size: 2em; color: red; font-weight: bold;">\$2.69</p>	<p>3.5 Oz. MEXICAN ELBOW PASTA</p> <p style="font-size: 2em; color: red; font-weight: bold;">40¢</p> <p style="font-size: 0.8em;">COMPARE AT 53¢</p>
<p>ASSORTED FRESH YOGURT 12 Pk. - 6 Oz.</p> <p style="font-size: 2em; color: red; font-weight: bold;">\$1.99</p> <p style="font-size: 0.8em;">COMPARE AT \$5.98</p> <p style="font-size: 0.7em; color: red;">WHILE SUPPLIES LAST!</p>	<p>KOSHER PICKLE HALVES 32 Oz.</p> <p style="font-size: 2em; color: red; font-weight: bold;">\$1.79</p> <p style="font-size: 0.8em;">COMPARE AT \$2.98</p>	

EXTREME VALUE PRICING!

<p>Balsamic Mayo 30 Oz.</p> <p style="font-size: 2em; color: red; font-weight: bold;">\$1.00</p> <p style="font-size: 0.8em;">COMPARE AT \$3.98</p>	<p>Cheese Loaf 16 Oz.</p> <p style="font-size: 2em; color: red; font-weight: bold;">\$1.99</p> <p style="font-size: 0.8em;">COMPARE AT \$4.28</p> <p style="font-size: 0.7em;">15 OZ CHILI \$1.49</p>	<p>Assorted Cream Cheese 8 Oz.</p> <p style="font-size: 2em; color: red; font-weight: bold;">\$1.00</p> <p style="font-size: 0.8em;">COMPARE AT \$2.58</p>
<p>Microwave Mac-n-Cheese 10 Oz.</p> <p style="font-size: 2em; color: red; font-weight: bold;">\$1.49</p> <p style="font-size: 0.8em;">COMPARE AT \$1.98</p>	<p>Canadian Bacon English Muffins 24 Oz.</p> <p style="font-size: 2em; color: red; font-weight: bold;">\$1.99</p>	<p>Liquid Laundry Detergent 100 Oz.</p> <p style="font-size: 2em; color: red; font-weight: bold;">\$2.99</p> <p style="font-size: 0.8em;">COMPARE AT \$4.64</p>

TELL YOUR NEIGHBOR HOW MUCH YOU SAVED!

ASSORTED FIRE PITS STARTING AT \$49.00

SELECTIONS VARY BY STORE

UP TO 70% SAVINGS!

www.myugo.com

Due to our unique purchasing opportunities, quantities may be limited - So Shop Early for the Best Selection
QUANTITY RIGHTS RESERVED - Not all items available in all locations - Items are limited and vary by store and available while quantities last.

ANNOUNCEMENTS

Mossy Creek Cruisers Car Club benefit

Mossy Creek Cruisers Car Club presents The Second Annual Second Harvest Food Bank Memorial Car Show in memory of Courtney Kaliszewski and Jeff Trussell to be held at The Diner on Hwy 66 in Sevierville. Help Fill the Trailer to feed families and kids in need on Saturday, October 11, 2014, 1 p.m. to 5 p.m. Music will be provided by Robert Ferguson. Contact June Howerton at 231-832-3505.

NKBPA smoke detector event

The North Knox Business Professional Association invites the public to take part in a Community Service Project. At last month's meeting, the group learned about a grant to the Knoxville Fire Department to install smoke alarms in homes

of the elderly or income challenged households. The group has scheduled a day to help install the smoke alarms between

Washington Pike and Knoxville Center Mall. So join us on Thursday, October 2, in the Washington Pike Methodist Church at 2 p.m.

2014 Lincoln MKZ B2672
1 Owner, New Body Style, Full Factory Warranty **\$29,990**

2014 Ford Taurus R1590
Limited, Save \$\$\$, From New, Xtra Clean **\$23,900**

2014 Ford Expedition R1672
Limited, Fully LOADED, Save \$\$\$, From New!!!! **\$40,900**

2014 Ford Fusion R1664
SE, New Body Style, 1 Owner, Xtra Clean **\$19,777**

Price includes \$399 dock fee. Plus tax, tag and title. WAC. Dealer retains all rebates. Restrictions may apply. See Dealer for details. Prices good through next week.



RAY VARNER

Call Dan or Ray for all your New or Used Car & Truck needs.

2026 N Charles G Sevierville Blvd · Clinton, TN
865.457.0704
www.rayvarnerford.com

NEW LISTINGS



Fabulous find! Updated basement rancher that is practically new! Four bedroom home with semi-open floor plan, featuring living, dining, and kitchen areas. Tile, carpet, and updated laminate floors throughout. The 2nd floor porch is a great place for morning coffee or afternoon tea, offering a view of the countryside and a large yard with a fun size above-ground pool with wrap-around deck, perfect for entertaining and play area. \$178,000 MLS 901328



Lovely Rancher all one level 3 bedroom home with open kitchen/Dining room. Cute sitting area in backyard and a large front yard with a 2-car, attached unfinished garage. A beautiful pear tree in front yard. Roof only 4 yrs old and a new French drain in back of home installed in 2014. A MUST SEE HOME FOR THE PRICE. \$106,000 MLS 900614

KAREN TERRY



kw
KELLER WILLIAMS
5616 Kingston Pk, Ste 201,
Knoxville, TN 37919
Each office independently owned & operated.

Office: 865-694-5904 | Cell: 865-789-2180 | www.tnhomesbykaren.com
SELLING HOMES IN TENNESSEE

CLASSIFIEDS

NEIGHBORHOOD SALES

Woodhaven Garage Sale
Friday & Saturday
October 3rd - 4th
Tippon Station
(Between Coatney Road and Bonny Kate Elementary)

CEMETERY LOTS

2 LOTS LYNHURST CEMETERY SECTION C \$2800
865-216-1676

3 CEMETERY LOTS BERRY HIGHLAND SOUTH VALUED \$1,400 EA. SELLING \$1000 EA.
216-9566

CEMETERY LOTS

TWO LOTS HIGHLAND MEMORIAL, VETERANS GARDEN VALUE-\$2200 EA., SELLING \$1500 EA. 414-4615

COMPUTERS FOR SALE

17 INCH FLAT SCREEN MONITORS \$20 CALL JAMES
237-6993

COMPUTERS FOR SALE \$100 INCLUDES FLAT SCREEN MONITOR, KEYBOARD, MOUSE, WINDOWS 7 OR XP & MICROSOFT OFFICE. JAMES
237-6993

PIANO FOR SALE

UPRIGHT PIANO W/ BENCH EXCELLENT COND. GREAT SOUND. \$375 384-2542

TRAILER FOR SALE

TRAVEL TRAILER 2013 FOREST RIVER ROCKWOOD. 33', 2 EXIT DOORS, PAID \$26,400; ASKING \$19200. ONLY USED ONCE.
CALL (865) 357-4444 OR (865) 566-8100

REAL ESTATE FOR RENT

C3-COMMERCIAL BLDG FOR RENT 2904 SANDERS DR OFF BROADWAY 1800 SQ. FT. CH/A 2BA. 604-3468

FOUNTAIN CITY N. KNOXVILLE 1 & 2 BDRM APARTMENTS, FROM \$375. + WWW. KNOXAPARTMENTS.NET CALL TENANT'S CHOICESM (865) 637-9118

SOUTH KNOXVILLE / UT / DOWNTOWN
2 BR, 700 SQ FT APARTMENTS CALL ABOUT OUR \$299 MOVE IN SPECIAL
865-573-1000

REAL ESTATE FOR RENT



BEAUTIFUL CORRYTON CHURCH FOR RENT. MORE INFO 865-933-7067.

Call 686-9970 to place your Classified or Service Directory advertisement.

REAL ESTATE FOR RENT

To BUY or SELL a home



Real Estate Agency
Call 922-5500

For a free, no obligation consultation & evaluation.

Valuable, professional representation for BUYERS - at no cost! Call for details.

We strive to be the best in the business! Visit our website: www.webbpropertyestn.com

SERVICE DIRECTORY

ALTERATIONS

JOANNE'S ALTERATIONS
PANTS HEMMING \$5,
SPECIALIZING IN JEANS CALL
JOANNE 579-2254

CERAMIC TILE INSTALLATION

CERAMIC TILE INSTALLATION FLOORS, WALLS, REPAIRS
34 YEARS EXPERIENCE
JOHN 938-3328

CLEANING

Kimberclean:
You can have a clean house for less than you think! 719-4357

ELDER CARE

Mature Lady- CNA is available to stay with sick or elderly days. Will do cooking, errands, light cleaning & laundry. \$12/hr, Minimum 4hrs. Call 865-406-6307

ELECTRICIAN

RETIRED ELECTRICIAN AVAILABLE FOR SERVICE CALLS & SMALL JOBS. WAYNE
455-6217

EXCAVATING

BOBCAT/BACKHOE /SMALL DUMP TRUCK. SMALL JOB SPECIALIST CELL 660-9645 OR 688-4803

FENCING

FENCING & REPAIR YOU BUY IT WE INSTALL IT. EDDIE
604-6911

FLORIST

POWELL FLORIST AND GIFTS 865-947-6105
POWELLFLORISTKNOXVILLE.NET

GUTTER WORK

GUTTER CLEANING, INSTALLATION OF 5 INCH AND REPAIR OF FASCIA BOARD
936-5907

HANDYMEN

T&G Remodeling
No job too small
45 years of experience,
References upon request
Call Tony
(865)256-8501
or Gary
(865)742-2852



HANDYMEN

No Job Too Big or Small
Basement To Roof
Carpentry, Electrical,
Plumbing, Painting In & Out
Carpet Cleaning,
Housewashing-hand or pressure, Honey-Dos & more
Any Problem Solved
Call (865) 705-8501



HANDYMAN AND SON FOR HIRE-PAINTING, DRYWALL REPAIR, CARPENTRY, PRESSURE WASHING, GUTTERS CLEANED, HAULING MOST HOUSEHOLD REPAIRS
BOB 255-5033; 242-6699

HOME REPAIR / MAINTENANCE

ROB GORDON & SONS
Remodeling · Renovations
Repairs · Construction
Licensed and Insured
Family owned & operated since 1979
Pressure cleaning · Carpentry
Painting · Drywall · Flooring
Doors and Windows
Kitchen and Bath Remodeling
Honey-Do Lists
Contractor Punch Lists
Home Inspection Repair Lists
References Available
www.myfatherstouch.net
(865) 693-2441
A beautiful home is a worthy investment.

LAWNCARE

CEDAR RIDGE LAWN & LANDSCAPE OWNER/
OPERATOR SEAN RAKES 776-8838 CEDARRIDGELAWN@YAHOO.COM

METAL WORKS

Ghost Riders Metal Works
Mobile Welding,
Fabrication & Repair.
Wrought Iron Fencing.
We Also Have Licensed Electrical & Plumbing Services.
American Owned & Operated.
www.ghostridersmetalworks.com
865-705-0742

PAINTING

PILGRIM PAINTING
20 YRS+ IN THE KNOXVILLE AREA
REPAINT SPECIALIST
PRESSURE WASHING
FAST, NEAT, HONEST & DEPENDABLE SERVICE
LICENSED & INSURED
RESIDENTIAL & COMMERCIAL:
INTERIOR & EXTERIOR PAINTING
SHEET ROCK, CARPENTRY REPAIR
291-8434
http://pilgrimpainting.net

INTERIOR AND EXTERIOR PAINTING FREE ESTIMATE
CALL JAMES 237-6993

PLUMBING

BIG DAWG PLUMBING DRAIN CLEANING, SEWER SEPTIC WATER ETC. 363-9877

STORAGE

STORE YOUR STUFF SELF STORAGE
39.99/mo
5 Locations, 24hr Access
970-4639 TNstg.com

STUMP REMOVAL

HARD TIMES SERVICES
STUMP GRINDING
On-Site Repair Work
Dump Truck · Hi-Lift
Backhoe · Portable Welding
Bush Hogging / Yard Box Work
579-1656 · 360-4510

Blank's Tree Work

• All Types of Tree Care & Stump Removal
• Fully Insured • Free Estimates
Serving all of Knox County and surrounding counties
(865)924-7536
Will beat all written estimates with comparable credentials

SWIM LESSONS

SWIM LESSONS: YOUTH & ADULT SWIM CLASSES. NEW CLASSES BEGIN EACH MONTH. CALL THE JUMP START PROGRAM AT ASSOCIATED THERAPEUTICS FOR MORE INFORMATION. 687-4537

E&M Complete Lawncare
Mow • Mulch • Landscape • Aerate
Fertilize • Debris/Small Tree Removal
Pressure Washing • Gutter Cleaning
Free Estimates
Licensed & Insured
Commercial & Residential
556-7853
Now accepting Credit/Debit Cards

Need Cash?

Turn unwanted household items into money! Call Fountain City Auction at
(865) 604-3468

The Knoxville Focus Legal & Public Notices

SECTION
E

Sept 29, 2014 - Oct 5, 2014

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

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Marie B. Lambdin
DOCKET NUMBER 75423-2

Notice is hereby given that on the **17th day of September 2014**, letters testamentary in respect of the **Estate of Marie B. Lambdin** who died Aug 31, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **17 day of September, 2014**

Estate of **Marie B. Lambdin**

Personal Representative(s):

James Brian Bean; Executor, 21612 Buttermilk Road, Lenoir City, TN 37771

Lewis R. Hagood; Attorney, 2300 First Tennessee Plaza, Knoxville, TN 37929

PUBLISH: 09/22 & 09/29/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Dorothy Childress
DOCKET NUMBER 75420-2

Notice is hereby given that on the **17 day of Sept, 2014**, letters testamentary in respect of the **Estate of Dorothy Childress** who died Aug 23, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **17 day of September, 2014**

Estate of **Dorothy Childress**

Personal Representative(s):

Carol Ann Childress; Executrix, P.O. Box 5554, Knoxville, TN 37928

PUBLISH: 09/22 & 09/29/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Anne Begor
DOCKET NUMBER 75339-2

Notice is hereby given that on the **29th day of August, 2014**, letters administration in respect of the **Estate of Anne Begor** who died Aug 11, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **29 day of August, 2014**

Estate of **Anne Begor**

Personal Representative(s):

Tricia Begor; Administratrix, 40A Lorraine Street, Apt A, Plattsburgh, NY 12901

PUBLISH: 09/22 & 09/29/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Timothy Bradford Perry
DOCKET NUMBER 75161-1

Notice is hereby given that on the **17th day of September, 2014**, letters administration in respect of the **Estate of Timothy Bradford Perry** who died June 19, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **17 day of September, 2014**

Estate of **Timothy Bradford Perry**

Personal Representative(s):

Christine Ursula Perry; Administratrix, 1514 Dempsey Road, Knoxville, TN 37932

Suzanne N. Price; Attorney At Law, 800 S. Gay Street, Suite 2001, Knoxville, TN 37929

PUBLISH: 09/22 & 09/29/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Robert Stephen Furman
DOCKET NUMBER 75390-2

Notice is hereby given that on the **10th day of September, 2014**, letters testamentary in respect of the **Estate of Robert Stephen Furman** who died Aug 28, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **10 day of September, 2014**

Estate of **Robert Stephen Furman**

Personal Representative(s):

Virginia S. Furman; Co-Executor, 1012 Mustang Trail, Knoxville, TN 37920

Rudolph S. Furman; Co-Executor, 153 Ila Perdue Drive, Knoxville, TN 37921

PUBLISH: 09/22 & 09/29/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
J C Farmer, Jr.
DOCKET NUMBER 75399-2

Notice is hereby given that on the **11th day of September, 2014**, letters administration in respect of the **Estate of J C Farmer, Jr.** who died Aug 18, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **11 day of September, 2014**

Estate of **J C Farmer, Jr.**

Personal Representative(s):

Shirley Farmer; Co-Administratrix, 7217 Glen Edward Drive, Coryton, TN 37721

Michelle D. Leflew; Co-Administratrix, 109 Ivy Lane, Clinton, TN 37716

PUBLISH: 09/22 & 09/29/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Peggy Sue Chambers Arnold
DOCKET NUMBER 75396-2

Notice is hereby given that on the **11th day of September 2014**, letters testamentary in respect of the **Estate of Peggy Sue Chambers Arnold** who died Aug 13, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **11 day of September, 2014**

Estate of **Peggy Sue Chambers Arnold**

Personal Representative(s):

Janet Karen Arnold Edmondson; Executrix, 7752 West Ogg Road, Knoxville, TN 37938

PUBLISH: 09/22 & 09/29/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Glen W. Harrison
DOCKET NUMBER 75404-1

Notice is hereby given that on the **12 day of Sept, 2014**, letters testamentary in respect of the **Estate of Glen W. Harrison** who died Aug 19, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **12 day of September, 2014**

Estate of **Glen W. Harrison**

Personal Representative(s):

Glenda Harrison; Executrix, 1018 Young Avenue, Maryville, TN 37801

Bill W. Perry; Attorney At Law, 705 Gate Lane, Suite 202, Knoxville, TN 37909

PUBLISH: 09/22 & 09/29/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Helen D. Preston
DOCKET NUMBER 75371-1

Notice is hereby given that on the **4th day of September, 2014**, letters testamentary in respect of the **Estate of Helen D. Preston** who died July 19, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **4 day of September, 2014**

Estate of **Helen D. Preston**

Personal Representative(s):

Madonna Bates-Lewelling; Executrix, 12819 Chapman Hwy, Seymour, TN 37865

PUBLISH: 09/22 & 09/29/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Mary Johnson Brown
DOCKET NUMBER 75378-2

Notice is hereby given that on the **5th day of September 2014**, letters testamentary in respect of the **Estate of Mary Johnson Brown** who died Aug 23, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **5 day of September, 2014**

Estate of **Mary Johnson Brown**

Personal Representative(s):

Zeno H. Brown, Jr.; Executor, 2944 Walkup Drive, Knoxville, TN 37918

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

PUBLISH: 09/22 & 09/29/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Mary Ellen Ballew
DOCKET NUMBER 75384-2

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

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

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

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

This the **9 day of September, 2014**

Estate of **Mary Ellen Ballew**

Personal Representative(s):

Alta Michelle Dunn; Executrix, 3969 Sevierville Road, Maryville, TN 37804

PUBLISH: 09/22 & 09/29/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

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

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

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

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

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

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

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

PARCEL ID: 058LA020

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

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

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

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

OTHER INTERESTED PARTIES: NONE OF RECORD

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

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

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

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

*Out with the old;
make room for the new!*

Fountain City Auction offers
consignment
services and also purchases
full and
partial estates.

Call Fountain City Auction
(865) 604-3468
fountaincityauction.com

Classified

Legal Notices

75 FORECLOSURES

CALL (865) 686-9970 TO PLACE YOUR AD

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated JUNE 14, 2010, executed by STEPHEN D REYNOLDS JR A SINGLE MAN, to ANDREW C RAMBO, Trustee, of record in INSTRUMENT NO. 201006160078346, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST COMMUNITY MORTGAGE, 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 TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on THURSDAY, **OCTOBER 30, 2014 AT 10:00 A.M.**, AT THE CITY COUNTY BUILDING, NORTH SIDE ENTRANCE, 400 MAIN STREET, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN THE FIFTH (5TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND IN THE TWENTY THIRD (23RD) WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING ALL OF LOT 6, IN THE RE SUBDIVISION OF THE TOMS SUBDIVISION AS OF RECORD IN PLAT BOOK 18, PAGE 91, REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH SPECIFIC REFERENCE IS HEREBY MADE, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT AN IRON PIN IN THE NORTHERN LINE OF KEITH AVENUE, SAID POINT BEING 383 FEET IN AN EASTERLY DIRECTION FROM THE INTERSECTION OF THE NORTHERN LINE OF KEITH AVENUE WITH THE EASTERN LINE OF SANDERSON LANE, AND BEING ALSO THE SOUTHEAST CORNER OF LOT 5, AND THE SOUTHWEST CORNER OF SAID LOT 6 IN SAID SUBDIVISION; THENCE, NORTH 43 DEGREES 58 MINUTES WEST, 177.0 FEET TO AN IRON PIN, SAID POINT BEING THE NORTHEAST CORNER OF LOT 5 AND THE NORTHWEST CORNER OF SAID LOT 6; THENCE NORTH 50 DEGREES 14 MINUTES EAST, 60 FEET TO AN IRON PIN, AT THE NORTHEAST CORNER OF SAID LOT 6; THENCE SOUTH 43 DEGREES 58 MINUTES EAST, 177.0 FEET TO AN IRON PIN IN THE NORTHERN LINE OF KEITH AVENUE; SAID POINT BEING THE SOUTHEAST CORNER OF SAID LOT 6; THENCE, SOUTH 50 DEGREES 14 MINUTES WEST ALONG THE NORTHERN LINE OF KEITH AVENUE 60 FEET TO THE BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO STEPHEN D. REYNOLDS, JR., UNMARRIED, BY WARRANTY DEED DATED JUNE 11, 2010 OF RECORD IN INSTRUMENT NO. 201006160078345, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **3437 KEITH AVE, KNOXVILLE, TENNESSEE 37921.**

PARCEL ID: 093LF022

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

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

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

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

OTHER INTERESTED PARTIES: NONE OF RECORD

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

This day, September 11, 2014. This is improved property known as 3437 KEITH AVE, KNOXVILLE, TENNESSEE 37921

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES

SUBSTITUTE TRUSTEE
1800 HAYES STREET
NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 09/15/14, 09/22/14 and 09/29/14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

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

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

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

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

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

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

Parcel ID Number: 092FA011

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

Current Owner(s): Beverly Bosch.

Other Interested Party(ies): .N/A

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

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

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

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067

PH: 615-550-7697 FX: 615-550-8484

File No.: 14-18981

Insertion Dates: 09-29, 10-06, 10-13-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Daniel P. Humphreys and Susan B. Humphreys executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for Accredited Home Lenders, Inc., Lender and American Title Company, Trustee(s), which was dated August 21, 2003 and recorded on September 9, 2003, Instrument No. 200309090029164, Knox County, Tennessee Register of Deeds.

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

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on October 14, 2014, at 10:00AM at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Being the property located at **6709 Ellesmere Drive, in the City of Knoxville, TN Zip Code 37921, Knox County, Tennessee.**

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

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

Parcel ID Number: 092GA 029

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

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

Other Interested Party(ies): .

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

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

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

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067

PH: 615-550-7697 FX: 615-550-8484

File No.: 14-04019

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

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

Ruben Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103

www.rubinelublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #73465

Insertion Dates: 09-29, 10-06, 10-13-14



The Knoxville FOCUS

is a recognized
"NEWSPAPER OF
GENERAL CIRCULATION"

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

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

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

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

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

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

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

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

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

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

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

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

Tax Map or Parcel ID No.: 126-155.01

Parcel ID Number: 126 15501

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

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

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

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

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

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

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

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 24, 2005, executed by CHRIS MILLER, conveying certain real property therein described to MERIDIAN TITLE COMPANY, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded July 6, 2005, at Instrument Number 200507060001619; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-AB1 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **October 16, 2014 at 10:00 AM** at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. SEVEN (7) OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 33RD WARD OF THE CITY OF KNOXVILLE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 1-R PROPERTY OF HENRY M. JONES AS SHOWN BY MAP OF RECORDED IN MAP BOOK 59-L, PAGE 30, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. REFERENCE IS ALSO MADE TO SURVEY OF HINDS SURVEYING CO., DATED SEPTEMBER 5, 1984. SAID PREMISES ARE IMPROVED WITH DWELLING DESIGNATED AS 4313 CROUCH DRIVE. THIS PROPERTY IS SUBJECT TO ALL APPLICABLE EASEMENTS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN THE KNOX COUNTY REGISTER OF DEEDS' OFFICE.

ALSO CONVEYED ARE ALL RIGHTS IN AND TO ANY AND ALL APPLICABLE EASEMENTS AND PERMISSIVE USE AGREEMENTS OF RECORD AT THE REGISTER OF DEEDS OFFICE FOR KNOX COUNTY TENNESSEE. THE ABOVE LEGAL DESCRIPTION WAS TAKEN FROM THE PRIOR DEED OF RECORD, NO NEW BOUNDARY SURVEY WAS PERFORMED. Parcel ID: 70C-C-011.01 PROPERTY ADDRESS: The street address of the property is believed to be **4313 CROUCH DR, KNOXVILLE, TN 37917**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): CHRIS MILLER OTHER INTERESTED PARTIES: Mortgage Electronic Registration Systems, Inc., ("MERS"), acting solely as a nominee for MILA, INC., CAPITAL ONE BANK (USA), N.A., COMPANION PROPERTY & CASUALTY, MIDLAND FUNDING LLC, AS SUCCESSOR IN INTEREST TO "GE MONEY BANK OLD NAVY CARD" The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose..

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #72932
Insertion Dates: 09-15, 09-22, 09-29-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

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

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

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

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

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

Parcel ID Number: 061KA-045

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

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

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

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

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

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

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-14576
Insertion Dates: 09-29, 10-06, 10-13-14

75 FORECLOSURES

NOTICE OF TRUSTEE'S SALE

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

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

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

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

CLT No.: 30-083HA-008.02;

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

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

J. Nolan Sharbel, Sr., Trustee / ss

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

75 FORECLOSURES

NOTICE TRUSTEE'S SALE OF REAL ESTATE

WHEREAS, on the 14th day of March, 2012 by Deed of Trust recorded in the Register's Office at Knox County, Tennessee, in Instrument #201204040055406, SCOTT BURTON DAVIS, conveyed to DAVID REYNOLDS, TRUSTEE, of the herein described real estate, to secure the payment of the following indebtedness: one note of even date executed by SCOTT BURTON DAVIS, payable to PEOPLES BANK OF THE SOUTH, in the original amount of \$231,208.14; an

WHEREAS, default has been made in the payment of said indebtedness and other provisions of the Trust Deed have been violated, and Peoples Bank of the South, the holder of said indebtedness has declared the entire amount due and payable as provided in said deed of trust, and the Trustee has been directed to foreclose the deed of trust. In accordance with the terms thereof, the public is hereby notified that the undersigned Trustee will sell the hereinafter described real estate at public auction, to the highest and best bidder, for cash in hand in front of the Courthouse door, at the Main Entrance to the City County Building, 400 Main Street, in Knoxville, Tennessee, at the hour of **11:00 o'clock a.m., on the 8th day of October, 2014**, said property to be sold in bar of the right and equity of redemption and all other rights and exemptions, and subject to the following conditions: unpaid property taxes and other prior encumbrances of record, and subject to the following conditions: unpaid property taxes and other prior encumbrances of record.

SITUATED in District No. Five (5) (formerly 8) of Knox County, Tennessee, and within the Nineteenth (19th) Ward of the City of Knoxville, Tennessee and being more particularly bounded and described as follows:

BEGINNING at a point in the Northwestern corner of the intersection of Connecticut Avenue and Johnson Street; thence Northwardly and with the Western line of Johnson Street 28', more or less, to a point; thence running Westwardly and parallel with Connecticut Avenue 100', more or less, to a point on the division line of Lots 16 and 17, Block 24, Lonsdale Addition to Knoxville; thence Southwardly and parallel to Johnson Street with the division line of Lots 16 and 17, 28' more or less, to a point on the North side of Connecticut Avenue 100', more or less, to the point of BEGINNING, being the Southern 28' of Lots 17 and 18, Block 24, Lonsdale Addition to Knoxville, Tennessee.

BEING the same property conveyed to Carrie Leanne Mitchell by Warranty Deed Dated May 12, 1989 and of record in Deed Book 1977, Page 1161 in the Register's Office for Knox County, Tennessee.

THIS CONVEYANCE is made subject to all applicable restrictions, easements and building set back lines as are shown in the records of the Knox County Register's Office.

For further reference see Instrument # 200701030054666, in the Register's Office for Knox County, Tennessee.

PROPERTY ASSESSOR'S ID NO:

0811-K-025.00

The commonly known street address for the subject property is believed to be: **2801 Johnston St., Knoxville, Tenn.**

To the best of the Trustee's knowledge, information and belief, the following tax lien claimants may be entitled to notice pursuant to Tenn. Code Ann. §§ 35-5-104 and 67-1-1433 (b)(1) and 26 U.S.C. § 7425:

To the best of the Trustee's knowledge, persons who have interests in the subject property, other than the borrower and who are entitled to notice are: None.

Pursuant to the above described Deeds of Trust, the Trustee may sell the property by lots or as a whole, whichever generates the highest overall bid. The proceeds from the sale of the above-described property shall be applied in accordance with the provisions of the above-described Deed of Trust. Should the highest and best bidder fail to comply with the terms of the sale, then the Trustee shall have the option of accepting the second highest bid, or the next highest bid, which the buyer is able to comply. The Trustee shall also have the right to adjourn the sale to another date certain without further publication but upon announcement before or during the sale.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

This the 3rd day of September, 2014.

/s/ David Reynolds
DAVID REYNOLDS, TRUSTEE
Insertion Dates: 09-15, 09-22, 09-29-14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated MAY 26, 2006, executed by MISTY ANN MCMAHAN (NKA MISTY ANN GIBSON), UNMARRIED, to CHARLES E. TONKIN, II., Trustee, of record in INSTRUMENT NO. 200605310100523, for the benefit of 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, OCTOBER 16, 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:

LOCATED AND SITUATED IN THE EIGHTH (8TH) CIVIL DISTRICT OF THE COUNTY OF KNOX, STATE OF TENNESSEE, AND BEING KNOWN AND DESIGNATED AS FOLLOWS, TO WIT: LOT 68, UNIT 2, EAST TOWNE VILLAS SUBDIVISION, A PLANNED UNIT DEVELOPMENT, AS SHOWN OF RECORD IN MAP CABINET N, SLIDE 373-D, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE TO WHICH REFERENCE IS HERE MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF, AND ACCORDING TO THE SURVEY OF SIZE-MORE-LYNCH SURVEYORS, DATED FEBRUARY 19, 1998.

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

BEING THE SAME PROPERTY CONVEYED TO MISTY ANN MCMAHAN, UNMARRIED, BY WARRANTY DEED DATED MAY 26, 2006, OF RECORD IN INSTRUMENT NO. 200605310100522, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **5620 LIBBY WAY, KNOXVILLE, TENNESSEE 37924.**

PARCEL ID: 060AA047

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: SECRETARY OF HOUSING AND URBAN DEVELOPMENT; EAST TOWNE VILLAS SUBDIVISION HOMEOWNERS' ASSOCIATION; JEREMIAH GIBSON

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

This day, September 11, 2014. This is improved property known as 5620 LIBBY WAY, KNOXVILLE, TENNESSEE 37924

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 09/15/14, 09/22/14 and 09/29/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated JUNE 25, 2010, executed by TAMARA L HUDDLESTON, AN UNMARRIED WOMAN, to LARRY N. WESTBROOK, ESQ, Trustee, of record in RECORD BOOK 2267, PAGE 121, for the benefit of FIRST TENNESSEE BANK NATIONAL ASSOCIATION, in the Register's Office for BLOUNT County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for BLOUNT County, Tennessee, to secure the indebtedness described; WHEREAS, said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/ JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, OCTOBER 30, 2014 AT 1:00 P.M. (LOCAL TIME)**, AT THE MAIN ENTRANCE OF THE BLOUNT COUNTY COURTHOUSE, IN MARYVILLE, BLOUNT COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in BLOUNT County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF BLOUNT, TENNESSEE:

SITUATE IN DISTRICT NO. 14, OF BLOUNT COUNTY, TENNESSEE, AND BEING ALL OF LOT NO.: 8-R, RESUB. OF LOTS 8 AND 9 HERITAGE VIEW, AS SHOWN ON MAP OF SAME OF RECORD IN MAP FILE 1616-A, IN THE REGISTER OF DEEDS OFFICE FOR BLOUNT COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND ACCORDING TO THE SURVEY OF WADE B. NANCE, 901 EAST SUMMIT HILL AVENUE, SUITE LL100, KNOXVILLE, TENNESSEE 37915, LICENSE #856, DATED MAY 10, 2000, AND BEARING FILE #A-20170; SAID PREMISES IMPROVED WITH DWELLING.

SUBJECT TO A PERMISSIVE USE AGREEMENT OF RECORD IN MISC. BOOK 144, PAGE 683, IN THE REGISTER OF DEEDS OFFICE FOR BLOUNT COUNTY, TENNESSEE.

SUBJECT TO ALL NOTES, MATTERS, ALL NOTATIONS, ALL APPLICABLE RESTRICTIONS, BUILDING SETBACK LINES, ALL EXISTING EASEMENTS, RIGHT-OF-WAYS AND ALL OTHER CONDITIONS AS SHOWN ON MAP OF RECORD IN MAP FILE 1616-A; IN MAP FILE 662-B; AND IN MAP FILE 326-B, ALL OF RECORD IN THE REGISTER OF DEEDS OFFICE FOR BLOUNT COUNTY, TENNESSEE.

SUBJECT TO ALL NOTES, MATTERS, ALL NOTATIONS, ALL APPLICABLE RESTRICTIONS, BUILDING SETBACK LINES, ALL EXISTING EASEMENTS, RIGHT-OF-WAYS AND ALL OTHER CONDITIONS AS SHOWN OF RECORD IN THE REGISTER OF DEEDS OFFICE FOR BLOUNT COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO TAMARA L. HUDDLESTON, UNMARRIED, BY WARRANTY DEED DATED JUNE 21, 2010 OF RECORD IN RECORD BOOK 2267, PAGE 119, IN THE REGISTER'S OFFICE OF BLOUNT COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **2438 AUTUMN DR, MARYVILLE, TENNESSEE 37804.**

MAP 060A GRP A PARCEL 008.00

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

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

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

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

OTHER INTERESTED PARTIES: NONE OF RECORD

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

This day, September 11, 2014. This is improved property known as 2438 AUTUMN DR, MARYVILLE, TENNESSEE 37804

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 09/15/14, 09/22/14 and 09/29/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **October 20, 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 MARCEA CAMPBELL AND CLYDE B CAMPBELL, to PARK PLACE TITLE & ESCROW, Trustee, on December 20, 2005, as Instrument No. 200612220054450 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONAL ASSOCIATION FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-SP1

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

SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 1, BLOCK B, GLENDA HEIGHTS SUBDIVISION, UNIT 1, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN MAP BOOK 44-S, PAGE 30, 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 HINDS & PATTESON SURVEYING, JOB NO. 9911034. DATED NOVEMBER 12, 1999.

THERE IS EXCEPTED FROM THIS CONVEYANCE THAT PORTION OF LAND LYING OUTSIDE THE CURVE FORMED BY THE INTERSECTION OF STAMPS LANE AND WENDY LANE, THE RADIUS OF SAID CURVE BEING 30 FEET. SUBJECT TO ALL MATTERS APPEARING ON THE PLAT OF RECORD IN PLAT CABINET D, SLIDE 257-C (FORMERLY MAP BOOK 44-S, PAGE 30), AND ANY RESTRICTIONS, EASEMENTS OR SETBACK LINES ANCILLARY THERETO, SAID REGISTER'S OFFICE. SUBJECT TO 35-FOOT FRONT SETBACK LINE, SAID REGISTER'S OFFICE. BEING THE SAME PROPERTY CONVEYED TO CLYDE B. CAMPBELL AND WIFE MARCEA CAMPBELL FROM HUNTER LANAY ELGIN AND WIFE, ANGELA AN. NETTE ELGIN, BY WARRANTY DEED, DATED 12/20/2005 AND RECORDED SAID REGISTER'S OFFICE.

Tax ID: 056PB-012

Current Owner(s) of Property: MARCEA CAMPBELL AND CLYDE B CAMPBELL

The street address of the above described property is believed to be **3336 STAMPS LANE, POWELL, TN 37849**, 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: DECISION ONE MORTGAGE COMPANY, LLC, A CORPORATION JUNIOR LIEN

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. 14-002417-670

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

LIANE LONG, Substitute Trustee(s)

PREMIER BUILDING, SUITE 404

5217 MARYLAND WAY

BRENTWOOD, TN 37027

PHONE: (615) 238-3630

EMAIL: INFO@MWZMLAW.COM

Insertion Dates: 09-15, 09-22, 09-29-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

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

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

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

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

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

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

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

PARCEL ID: 079JA027

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

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

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

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

OTHER INTERESTED PARTIES: HALLSDALE POWELL UTILITY DISTRICT

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

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

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

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

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 23, 2012, executed by REBECCA LYNN HIGDON AND RONALD DENIS HIGDON, conveying certain real property therein described to JOSEPH B. PITT, JR., as Trustee, as same appears of record

in the Register's Office of Knox County, Tennessee recorded June 5, 2012, at Instrument Number 201206050069036; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Quicken Loans Inc. who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute

Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **October 30, 2014 at 11:00 AM** at the City/County Lobby of the Knox

County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit:

LAND SITUATED IN THE COUNTY OF KNOX IN THE STATE OF TN SITUATED IN DISTRICT NO. (6) SIX OF KNOX COUNTY, TENNESSEE AND BEING KNOWN AND DESIGNATED AS: WITHOUT THE CORPORATE LIMITS OF KNOXVILLE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE NORTHWEST RIGHT OF WAY LINE OF GARDNER LANE 2135.00 FT. MORE OR LESS FROM THE INTERSECTION OF GARDNER LANE AND HEISKELL ROAD; THENCE NORTH 42 DEGREES 03 MINUTES WEST 212.00 FEET TO IRON PIN; THENCE NORTH 47 DEGREES

15 MINUTES EAST 225.00 FEET TO AN IRON PIN; THENCE SOUTH 39 DEGREES 29 MINUTES EAST 178.01 FT TO AN IRON PIN; THENCE SOUTH 38 DEGREES 18 MINUTES WEST 220.15 FEET TO THE POINT OF BEGINNING, CONTAINING 0.99 ACRE, MORE OR LESS, ACCORDING TO THE SURVEY OF HINDS & PATTESON SURVEYING COMPANY, INC., L.C. NO. 967, 4601 CHAMBLISS AVENUE, KNOXVILLE, TENNESSEE 37919, DATED FEBRUARY 8, 1999. Parcel ID: 046-224 PROPERTY ADDRESS: The street address of the property is believed to be **207 GARDNER LN, POWELL, TN 37849.**

In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): RONALD DENIS HIGDON OTHER INTERESTED PARTIES: REBECCA LYNN HIGDON The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time,

and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Ruben Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103

www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #73519

Insertion Dates: 09-29, 10-06, 10-13-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated MARCH 14, 2008, executed by BRADLEY S. DANIELS, UNMARRIED, (A/K/A BRADLEY STEPHEN DANIELS) to CHARLES E. TONKIN, II, Trustee, of record in INSTRUMENT NO. 200803180069630, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MORTGAGE INVESTORS GROUP, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **WEDNESDAY, OCTOBER 29, 2014 AT 11:00 A.M.**, AT THE NORTHERN MOST ENTRANCE FROM MAIN AVENUE, NEAR THE MAIN ASSEMBLY ROOM, ON LEVEL "M" OF THE CITY-COUNTY BUILDING, AT 400 MAIN AVENUE, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN THE NINTH (9TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE AND WITHIN THE 27TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 2 OF SOUTHWOOD ADDITION, AS SHOWN BY PLAT OF RECORD IN MAP BOOK 13, PAGE 51 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED ACCORDING TO THE SURVEY OF KENNETH D. CHURCH, SURVEYOR DATED FEBRUARY 22, 1994 AND BEARING WORK ORDER NO. 94-02-54.

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

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

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

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

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

PARCEL ID: 123KB011

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

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

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

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

OTHER INTERESTED PARTIES: NONE OF RECORD

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

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

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

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

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

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

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

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

Tax Map 093 BB Parcel 016

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

This conveyance is made subject to applicable restrictions, building setback lines and all existing easements of record including Warranty Book 1974, Page 1109, said register's office. Subject to the rights, if any, of any tenants or other occupants in possession of this property. Subject to unpaid taxes, any prior liens or encumbrances, leases, easements and all other matters which take priority over the deed of trust under which this foreclosure sale is conducted, including, but not limited to, the priority of any fixture filing.

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

OTHER INTERESTED PARTIES: Abercrombie Radiological, Citifinancial, Inc.

TODD J. MOODY
Substitute Trustee
900 South Gay St, Ste. 2100
www.rubinelublin.com/property-listings.php
Knoxville, TN 37902
(865)252-7313

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

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

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

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

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

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

Tax ID: 082EN-018

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

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

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

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

OTHER INTERESTED PARTIES: LVNV FUNDING LLC

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

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

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

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

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

MWZM File No. 14-000543-670

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

LIANE LONG, Substitute Trustee(s)

PREMIER BUILDING, SUITE 404

5217 MARYLAND WAY

BRENTWOOD, TN 37027

PHONE: (615) 238-3630

EMAIL: INFO@MWZMLAW.COM

Insertion Dates: 09-29, 10-06, 10-13-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated NOVEMBER 19, 2009, executed by NATHAN A. RIDGEWAY III, A SINGLE PERSON, to ARNOLD M. WEISS, ESQ., Trustee, of record in INSTRUMENT NO. 200911200035436 AND REPLACED BY INSTRUMENT NO. 201004080063628, for the benefit of WELLS FARGO BANK NA, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, OCTOBER 30, 2014 AT 10:00 A.M.**, AT THE CITY COUNTY BUILDING, NORTH SIDE ENTRANCE, 400 MAIN STREET, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN DISTRICT NO. SEVEN (7) OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 34TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF UNIT 25, FOREST LANDING CONDOMINIUMS, AS SHOWN BY THE MASTER DEED OF RECORD IN INSTRUMENT 200707260008166, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MASTER DEED SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO NATHAN A. RIDGEWAY III, UNMARRIED, BY WARRANTY DEED DATED NOVEMBER 19, 2009 OF RECORD IN INSTRUMENT NO. 200911200035435, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

SEE SUBORDINATION AGREEMENT OF RECORD IN INSTRUMENT NO. 201407160003273 WHEREIN THE DEED OF TRUST OF RECORD IN INSTRUMENT NO. 200911200035438 WAS SUBORDINATED TO THE DEED OF TRUST OF RECORD IN INSTRUMENT NO. 201004080063628, REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **4731 FOREST LANDING WAY # 25, KNOXVILLE, TN 37918.**

PARCEL ID: 058MD02101A

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: TENNESSEE HOUSING DEVELOPMENT AGENCY - STIMULUS LOAN PROGRAM; FOREST LANDING HOMEOWNERS' ASSOCIATION, INC.

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

This day, September 11, 2014. This is improved property known as 4731 FOREST LANDING WAY # 25, KNOXVILLE, TN 37918

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 09/15/14, 09/22/14 and 09/29/14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 26, 2000, executed by JENNIFER L. HASSELL AND JOSEPH W. HASSELL, JR., conveying certain real property therein described to RONALD J. COFFMAN OF KNOX COUNTY, TENNESSEE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 30, 2000, at Instrument Number 200010300029746; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to The Bank of New York Mellon, f/k/a The Bank of New York, as successor-in-interest to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2006-SD1, Mortgage Pass-Through Certificates, Series 2006-SD1 who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **October 2, 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. 8 OF KNOX COUNTY, TENNESSEE, AND BEING WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 12, BLOCK E, HUNTINGTON PLACE, UNIT 2, AS SHOWN BY MAP OF RECORD IN PLAT CABINET F, SLIDE 116-B, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, AND AS SHOWN ON SURVEY OF STANLEY E HINDS, SURVEYOR, DATED MARCH 14, 1986, DRAWING NO. 860328, SAID PREMISES BEING IMPROVED WITH RESIDENCE KNOWN AS 7517 INVERRARY CIRCLE. Parcel ID: 029CE-015 PROPERTY ADDRESS: The street address of the property is believed to be **7517 INVERRARY CIR, 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): JENNIFER L. HASSELL AND JOSEPH W. HASSELL, JR. OTHER INTERESTED PARTIES: CITI BANK SOUTH DAKOTA, N.A., HALLSDALE POWELL UTILITY DISTRICT, COMPREHENSIVE DENTISTRY, NORTH STAR CAPITAL ACQUISITION, LLC. AS ASSIGNEE OF CAPITAL ONE 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 #72937
Insertion Dates: 09-02, 09-08, 09-15-14

75 FORECLOSURES

NOTICE OF SUCCESSOR TRUSTEE'S SALE

WHEREAS, Testerman Group, LLC conveyed to Michael L. Powell, as Trustee, real property in Knox County, Tennessee by a Deed of Trust dated February 15, 1995, and recorded on February 15, 1995, in Book 2962, Page 872, as Instrument No. 199502150046202 in the Register's Office of Knox County, Tennessee; as further secured by an Assignment of Rents, Leases and Profits dated February 15, 1995, and recorded on February 15, 1995, in Book 2962, Page 879, as Instrument No. 199502150046203 said Register's Office; as modified by a Modification of Note, Deed of Trust and Assignment of Rents, Leases and Profits, dated August 18, 1995, and recorded on August 18, 1995, in Book 3018, Page 73, as Instrument No. 199508180062195 said Register's Office; as further modified by a Modification of Note, Deed of Trust and Assignment of Rents, Leases and Profits, dated December 5, 1995, and recorded on December 11, 1995, in Book 3056, Page 606, as Instrument No. 199512110074819 said Register's Office; as further modified by a Modification of Note, Deed of Trust and Assignment of Rents, Leases and Profits, dated March 1, 1996, and recorded on March 1, 1996, in Book 3080, Page 258, as Instrument No. 199603010052256 said Register's Office; as further modified by a Fourth Modification dated September 10, 1998, and recorded on October 7, 1998, in Book 3474, Page 835 said Register's Office; as further modified by a Modification Agreement dated March 26, 2009, and recorded on March 30, 2009, as Instrument No. 200903300061429 said Register's Office; and as further modified by a Modification Agreement, dated April 25, 2011, and recorded on May 3, 2011, as Instrument No. 201105030064033 said Register's Office (collectively, the "Deed of Trust"), to secure payment and performance of the debt described in the Deed of Trust; and

WHEREAS, SunTrust Bank (the "Bank") is the owner and holder of the debt secured by and the beneficiary of the Deed of Trust; and

WHEREAS, the Bank, as such owner, holder and beneficiary, appointed Laura F. Ketcham of Husch Blackwell LLP as Successor Trustee by Appointment of Successor Trustee filed of record on August 18, 2014 as Instrument No. 201408180010228, in said Register's Office; and

WHEREAS, default has been made under the Deed of Trust and the Bank has declared the entire balance due and payable and has instructed the Successor Trustee to foreclose the Deed of Trust in accordance with its terms.

NOW THEREFORE, the Successor Trustee, on **Monday, October 6, 2014, commencing at 10:00 a.m.**, local time, outside the main front entrance of the City-County Building in Knoxville, Knox County, Tennessee, will offer for sale and sell at public auction to the highest and best bidder for cash the property therein conveyed and described as follows:

TRACT ONE (125-127 W. Jackson Avenue)

SITUATED, LYING AND BEING in the Third (3rd) Civil District of Knox County, Tennessee, and within the Eighth (8th) Ward of the corporate limits of the City of Knoxville, Tennessee, and being part of Lot Number Two Hundred Seventy Eight-C (278C), Sneed, King and Company Addition, said tract comprised of two (2) lots lying adjacent forming one (1) boundary and fronting 52.10 feet on the North side of W. Jackson Avenue and being more particularly bounded and described as follows, to wit:

BEGINNING at an iron pin in the northern line of West Jackson Avenue, said iron pin being located distant in a southwesterly direction 301.5 feet, from the point of intersection of the northern line of West Jackson Avenue with the eastern line of Central Street; thence along the northern line of West Jackson Avenue, South 51 deg. 54 min. West 52.10 feet to an iron pin at the corner and in line of J.F. Goodson; thence along the line of Goodson North 38 deg. 13 min. West 130.44 feet to an iron pin in the southern line of Southern Railway; thence along the southern line of Southern Railway, North 45 deg. 09 min. East 52.45 feet to an iron pin in line and at corner of K.C. Testerman; thence along the line of Testerman, South 38 deg. 13 min. East 136.60 feet to an iron pin in the northern line of West Jackson Avenue, the point or place of BEGINNING, as shown by survey of Bruce McClellan, R.L.S. Tennessee No. 696 dated December 22, 1994, said premises improved with two (2) buildings bearing address 125-127 W. Jackson Avenue.

Property address: 125 and 127 W. Jackson Avenue, Knoxville, Tennessee, Map/Parcel Nos. 094EF-039 and 094EF-040.

BEING the same property conveyed to Testerman Group, LLC by Warranty Deed dated February 15, 1995 of record as Instrument No. 199502150027466 in the Register's Office of Knox County, Tennessee.

TRACT TWO (123 W. Jackson Avenue)

SITUATED In District No. Three (3), formerly District No. One (1), of Knox County, Tennessee, and within the 8th Ward of the City of Knoxville, and being part of Lot 278-C in what is known as Sneed, King and Company Addition, said lot lying on the north side of West Jackson Avenue, having a frontage of 25.70 feet thereon and being more particularly bounded and described as follows, to wit:

BEGINNING at an iron pin in the northern line of West Jackson Avenue, said iron pin being located distant in a southwesterly direction 276.8 feet from the point of intersection of the northern line of West Jackson Avenue with the western line of Central Street, said iron pin being in a southern line of property of Paul Trausch; thence South 51 deg. 54 min. West 25.70 feet to an iron pin in the face of the west wall and northern line of C.D. Gaddy, Jr. property; thence along the face of west wall and northern line of Gaddy property, North 38 deg. 13 min. West 136.60 feet to an iron pin in the southern line of Southern Railway; thence along the southern line of Southern Railway, North 45 deg. 06 min. East 25.88 feet to an iron pin in a party wall and southern line of Paul Trausch; thence along the party wall and southern line of Paul Trausch, South 38 deg. 13 min. East 139.67 feet to an iron pin in the northern line of West Jackson Avenue, the point or place of BEGINNING, as shown by survey of Bruce McClellan, R.L.S. No. 696, said premises improved with building bearing address 123 W. Jackson Avenue.

Property address: 123 W. Jackson Avenue, Knoxville, Tennessee, Map/Parcel No. 094EF-038.

BEING the same property conveyed to Testerman Group, LLC by Quitclaim Deed dated February 15, 1995 of record as Instrument No. 199502150027465 in the Register's Office of Knox County, Tennessee.

TRACT THREE (117-119 W. Jackson Avenue)

SITUATED in the Third (3rd) Civil District, formerly the First (1st) Civil District, of Knox County, Tennessee, and within the Eighth (8th) Ward of the City of Knoxville, Tennessee, and being more fully described as follows:

BEING known and designated as part of Lot 278-C, Sneed, King & Company's Railroad Addition to the City of Knoxville, Tennessee as shown upon map for same of record in the Office of the Register of Deeds for Knox County, Tennessee, to which map specific reference is hereby made, said premises hereby conveyed being situated, lying and being on the northern side of West Jackson Avenue having a frontage of 50.55 feet thereon and extending back in a northerly direction 145.31 feet on the eastern line and 142.50 feet on the western line to the southern right of way line of Southern Railway Company, and being more particularly described as follows:

75 FORECLOSURES

NOTICE OF SUCCESSOR TRUSTEE'S SALE

(cont)

BEGINNING at an iron pin in the northern line of West Jackson Avenue, which iron pin is located 201.5 feet in a westerly direction from the point of intersection of the northern line of West Jackson Avenue and Central Street; thence S 48 deg. 16 min. W 50.55 feet to an iron pin in the northerly line of West Jackson Avenue; thence along a line 10 inches from a party wall which is the eastern wall of a building designated as 121 Jackson Avenue N 38 deg. 13 min. West 142.50 feet to an iron pin in the southern right of way line of Southern Railway Company; thence with the southern right of way line of Southern Railway Company N 45 deg. 06 min. E. 50.80 feet to an iron pin in the southern right of way line of Southern Railway Company; thence leaving said right of way line S. 38 deg. 13 min. East 145.31 feet to an iron pin in the northern line of West Jackson Avenue, the point of BEGINNING, as shown by survey of Bruce McClellan, Registered Land Surveyor (Tennessee No. 696) dated April 26, 1994, said premises herein described being improved with a parking lot bearing address 117-119 W. Jackson Avenue.

Property address: 117 W. Jackson Avenue, Knoxville, Tennessee, Map/Parcel No. 094EF-036.

BEING the same property conveyed to Testerman Group, LLC by Quitclaim Deed dated February 15, 1995 of record as Instrument No. 199502150027465 in the Register's Office of Knox County, Tennessee.

TOGETHER WITH (i) all buildings and improvements now or hereafter erected on the above-described property, (ii) all fixtures attached to the above-described property or any buildings or improvements situated thereon, and (iii) all estates, rights, tenements, hereditaments, privileges, rents, issues, profits, easements and appurtenances of any kind benefiting the above-described property, all means of access to and from the above-described property, whether public or private, and all water and mineral rights.

The sale shall be in bar of the statutory right of redemption, homestead, dower, and all other exemptions and marital rights, all of which are expressly waived in the Deed of Trust, but excluding any statutory right of redemption of a governmental agency, state or federal, that survives this sale as a matter of law. Title is believed to be good, but the undersigned will sell and convey only as Successor Trustee.

The Deed of Trust is subject to the following: (a) unpaid taxes or assessments against the property; (b) recorded easements, restrictions, conditions, covenants, setback lines, rights-of-way or subdivision plats affecting the property; (c) dedication of roads affecting the property and applicable governmental zoning and subdivision ordinances and regulations; (d) prior or superior liens, judgments, deeds of trust or other interests of record; (e) matters that an accurate survey of the property might disclose; and (f) any tenants which may be in possession of the property, to the extent they have any rights to remain in possession of the property that survive foreclosure.

To the best of the Successor Trustee's knowledge, information and belief, there are no Federal or State tax lien claimants upon the subject property which may require notice pursuant to the terms and provisions of T.C.A. § 35-5-104, T.C.A. § 50-7-404(i)(2)(B) or T.C.A. § 67-1-1433 or 26 U.S.C. § 7425.

THE PROPERTY IS TO BE SOLD WITHOUT COVENANTS OR WARRANTIES, WHETHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE.

Successor Trustee, at her sole discretion, at the time and place appointed above for the sale, to accomplish the most advantageous sale and consequent discharge of her trust obligation under the circumstances, reserves the right to do any or all of the following:

(1) Postpone the sale of all or any portion of the property by public announcement at such time and place of sale, and from time to time thereafter postpone such sale by public announcement at the time fixed by the preceding postponement or subsequently noticed sale, and, without further notice, make such sale at the time and place fixed by the last postponement, or in her discretion, give a new notice of sale.

(2) Appoint an agent to sell the property in accordance with the power of sale contained in the Deed of Trust and to take other action which the Successor Trustee may take thereunder.

(3) Elect to delay the sale for a reasonable time during regular business hours on the same day to be continued at the same place at the announced time in order to enable any bonafide bidder to determine and submit a bid, so long as no potential purchaser is thereby precluded from placing a bid.

(4) Elect to sell the property in any other manner as may accomplish the most advantageous sale and consequent discharge of her trust obligation under the circumstances.

The failure of the high bidder to close this sale shall be cause for rejection of the bid, and if the bid is rejected, the Successor Trustee shall have the option of making the sale to the next highest bidder who is capable and willing to comply with the terms thereof. The proceeds of the sale will be applied to the debt described in the Deed of Trust.

CURRENT PROPERTY OWNER:

Testerman Group, LLC

OTHER POSSIBLE LIEN HOLDERS OR HOLDERS OF INTEREST:

Mountain Commerce Bank (as to 127 W. Jackson Avenue, Knoxville, Tennessee)

320 N. Cedar Bluff Road, Suite 101

Knoxville, TN 37923

Dated: September 4, 2014

Laura F. Ketcham, Successor Trustee

Husch Blackwell LLP

736 Georgia Avenue, Suite 300

Chattanooga, TN 37402

Publish: 09/15/14, 09/22/14 and 09/29/14

75 FORECLOSURES

NOTICE OF TRUSTEE'S SALE

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

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

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

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

CLT No.: 30-083HA-008;

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

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

J. Nolan Sharbel, Sr., Trustee / ss

J. Nolan Sharbel, Trustee

9111 CROSS PARK DRIVE, BLDG. D, SUITE 200

KNOXVILLE TENNESSEE 37923

(865)694-4111 / (FAX)312-6727

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

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Kimberly L. Barksdale executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc., Lender and Larry A. Weissman, Trustee(s), which was dated July 29, 2008 and recorded on July 30, 2008, Instrument No. 200807300007193, Knox County, Tennessee Register of Deeds.

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

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **October 16, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District No. Six (6) of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being more fully described as follows:

Tract One:

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

Tract Two:

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

Parcel ID Number: 134 069

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

Current Owner(s): Kimberly L. Barksdale.

Other Interested Party(ies): N/A

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

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

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

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 13-00949
Insertion Dates: 09-22, 09-29, 10-06-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

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

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

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

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

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

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

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

Parcel ID Number: 0910F00205

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

Current Owner(s): Byron Evans.

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

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

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

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

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-20622
Insertion Dates: 09-22, 09-29, 10-06-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated MAY 23, 2008, executed by SHANTEL L COX, SINGLE WOMAN, to KENNETH CLARK HOOD, Trustee, of record in RECORD BOOK 2199, PAGE 321, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GREENBANK, in the Register's Office for BLOUNT County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for BLOUNT County, Tennessee, to secure the indebtedness described; WHEREAS, said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/ JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **MONDAY, OCTOBER 27, 2014 AT 2:00 P.M.** (LOCAL TIME), AT THE FRONT DOOR OF THE BLOUNT COUNTY COURTHOUSE IN MARYVILLE, BLOUNT COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in BLOUNT County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF BLOUNT, TENNESSEE:

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

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

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

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

MAP 046C GRP D PARCEL 005.00

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

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

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

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

OTHER INTERESTED PARTIES: NONE OF RECORD

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

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

J. PHILLIP JONES, Substitute Trustee
s/s: **J. PHILLIP JONES,**
SUBSTITUTE TRUSTEE
1800 HAYES STREET
NASHVILLE, TN 37203
(615) 254-4430
www.phillipjoneslaw.com
Publish: 09/22/14, 09/29/14 and 10/06/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated JUNE 22, 2007, executed by ROBERT K. COLE, AND WIFE, KATHERINE F. COLE, to RICHARD TODD PROFFITT, Trustee, of record in BOOK 2853, PAGE 404, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR TENNESSEE STATE BANK, in the Register's Office for SEVIER County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for SEVIER County, Tennessee, to secure the indebtedness described: WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/ JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, OCTOBER 30, 2014 AT 2:00 P.M.** (LOCAL TIME), AT THE FRONT ENTRANCE OF THE SEVIER COUNTY COURTHOUSE IN SEVIERVILLE, SEVIER COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in SEVIER County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF SEVIER, TENNESSEE:

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

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

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

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

MAP 051 PARCEL 097.08

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

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

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

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

OTHER INTERESTED PARTIES: SEVIER COUNTY ELECTRIC

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

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

J. PHILLIP JONES, Substitute Trustee

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

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

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

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 30, 2001, executed by BRENDA GASKIN-RILEY, conveying certain real property therein described to ALLEN J. WARE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded May 9, 2001, at Instrument Number 200105090077571; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to The Bank of New York Mellon, f/k/a The Bank of New York, As Trustee For The Holders of The EQCC Asset Backed Certificates, Series 2001-1F who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **October 16, 2014 at 11:00 AM** at the City/Country 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, WITHIN THE 26TH WARD OF THE CITY OF KNOXVILLE, BEING ALL OF LOT 7 IN HILLWOOD HEIGHTS SUBDIVISION, UNIT 2, AS SHOWN BY MAP OF RECORD IN MAP BOOK 28, PAGE 90, REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE, SAID LOT LYING ON THE EAST SIDE OF DEXTER LANE TURNAROUND, 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 MAY 19, 1978. Parcel ID: 095N-A-040.00 PROPERTY ADDRESS: The street address of the property is believed to be **2632 DEXTER LANE, 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): BRENDA GASKIN-RILEY 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 #73287

Insertion Dates: 09-15, 09-22, 09-29-14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Kathy L. Siler a/k/a Kathy Siler a/k/a Kathy Louise Siler executed a Deed of Trust to SunTrust Mortgage, Inc., Lender and Tommy R. Lynch, Trustee(s), which was dated August 8, 2003 and recorded on August 19, 2003, Instrument No. 200308190021161, Knox County, Tennessee Register of Deeds.

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

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **October 16, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in the First (1st) Civil District of Knox County, Tennessee, within the 14th Ward of the City of Knoxville, Tennessee, being part of Lot Nos. 23 and "S" in Block "MM" of the resubdivision of parts of Blocks "W", "LL" and "MM" of Cold Springs Addition, as shown by map of record in Plat Cabinet B, Slide 49A (formerly Map Book 13, Page 155), in the Register's Office for Knox County, Tennessee. Said portion of said lots lying adjacent forming one boundary, and being more particularly bounded and described as follows:

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

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

Parcel ID Number: 082KS-022

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

Current Owner(s): Kathy Louise Siler.

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

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

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

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

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067

PH: 615-550-7697 FX: 615-550-8484

File No.: 14-18288

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

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO KIMBERLY A. NIGHTINGALE COVINGTON

IN RE: CHUCK COVINGTON VS. KIMBERLY A. NIGHTINGALE COVINGTON

NO. 188101-3

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant KIMBERLY A. NIGHTINGALE COVINGTON, a non-resident of the State of Tennessee, or whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon KIMBERLY A. NIGHTINGALE COVINGTON, it is ordered that said defendant KIMBERLY A. NIGHTINGALE COVINGTON file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Carolyn Levy an, Attorney whose address is 10805 Kingston Pike Suite 200, Knoxville, TN 37934 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Mike Moyers at the Knox County Chancery Court, Division 110, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 22rd day of September, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

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

85 MISC. NOTICES

NOTICE OF PUBLIC/PRIVATE AUCTION

The following described vehicles impounded/repared/towed will be sold at public and/or private auction in compliance with the Tennessee Public Acts 1967, Chapter 240, House Bill 379. The sale will be held at Jim's Garage and Wrecker Service's Vehicle Impoundment Lot located at 5906 Walden Street, Knoxville, Tennessee 37919.

These vehicles have been checked through the files of the Commissioner of Revenue, Title Section, Division of Motor Vehicles, Department of Revenue, State of Tennessee. In appropriate cases, the vehicles have been checked in other states and the owners and/or lienholders have been notified by certified mail. In those instances where no vehicle identification/serial number or license number was available, this Public Notice in the newspaper will comply with the law.

The failure of the owner/lienholder to exercise their rights to reclaim any vehicle listed below, not bearing a VIN/Serial number, shall be deemed a waiver of all rights and title and authorization to sell said described vehicle(s).

08 FORD TAURUS 1FAPP55U2A138912 98 FORD EXPLORER 1FMZU34E6WUB96591 00 SATURN 1G8ZK5271Y2119458 99 BMW WBABK8331XEY92650 04 JEEP LIBERTY 1J4GL48K34W216974 06 CHEVY IMPALA 2G1WB53K889131068 98 JEEP CHEROKEE 1J4GZ58S8WC359640 09 CHEVY IMPALA 2G1WT57K991232726 2000 HONDA ACCORD 1HGCC5674A092901 97 LINCOLN TCAR 1LNLM81W9VY684274 2004 HYUNDAI SONATA KMHWF35H34A02272	99 PONTAIC G AM 1G2WPS2K0XF315930 96 CADILLAC DEVILLE 1G6KY5293TU830997 01 KIA SPECTRA KNAT161115212563 96 GEO METRO 2CIMR2298T6751130 99 PLYMOUTH VAN 2P4FP25B9XR186329 89 MERCURY TRACER 3MABM1152K613852 03 CADILLAC DEVILLE 1G6KD54Y13U59698 98 YAMAHA JYASAH033WA013060 98 GMC SIERRA 1GTGC33R9WF036860 Publish: 09/29/2014
---	--

85 MISC. NOTICES

NOTICE OF PUBLIC AUCTION

MITCH AUTO REPAIR

139 IRWIN RD

CLINTON, TN 37716

(865) 566-8056

WILL SALE THE FOLLOWING VEHICLE ON SEPT 29, 2014 @ 11:00AM

1990 FORD VIN # 1FACP40E7LF195751

THE VEHICLE IS BEING SOLD TO

SATISFY REPAIR AND STORAGE

CHARGES.

PUBLISH: 09/15/14

85 MISC. NOTICES

NOTICE OF PUBLIC/PRIVATE AUCTION

The following described vehicles impounded/repared/towed will be sold at public and/or private auction in compliance with the Tennessee Public Acts 1967, Chapter 240, House Bill 379. The sale will be held at Volunteer Towing Vehicle Impoundment Lot located at 5906 Walden Street, Knoxville, Tennessee 37919.

These vehicles have been checked through the files of the Commissioner of Revenue, Title Section, Division of Motor Vehicles, Department of Revenue, State of Tennessee. In appropriate cases, the vehicles have been checked in other states and the owners and/or lienholders have been notified by certified mail. In those instances where no vehicle identification/serial number or license number was available, this Public Notice in the newspaper will comply with the law.

The failure of the owner/lienholder to exercise their rights to reclaim any vehicle listed below, not bearing a VIN/Serial number, shall be deemed a waiver of all rights and title and authorization to sell said described vehicle(s).

00 HONDA CIVIC 1HGCG3146YA019414 92 JEEP CHEROKEE 1J4FX5853N0527268 98 HONDA CIVIC HGCG1647WA024227 02 HYUNDA ACCENT KMHC45C12U302228 98 TOYOTA CAMRY 4T1BF18B8WU246780 02 CHEVY IMPALA 2G1WH55K529242892 04 SATURN VUE 5GZCZ53474S882937 01 MERCURY G MARQUIS 2MEFM75W91X701769 99 CHEVY Z71	1GCEK19R9XR147141 97 MERCURY MOUNTAIN 4M2DUJ55P8VUJ45581 97 TOYOTA AVALON 4T1BF12B5VU146224 94 MAZDA B3000 4F4CR12UXRTM89082 98 DODGE INTREPID 1B3HJ46F6T148831 99 DODGE NEON 1B3ES47C2XD165236 05 KIA SEDONA KNDUP131356651442 Publish: 09/29/2014
---	--

85 MISC. NOTICES

NOTICE OF PUBLIC AUCTION

In compliance with TCA 66-14-102 thru 66-14-106 the following cars will be sold on **October 17, 2014 @ 2:00PM @ Cedar Bluff Towing, Inc. 623 Simmons Road Knoxville, TN 37932** if total bill is not paid in full by date of sale.

1987 FOR LN800 1FDXR80U2HVA16197 1998 TOY COROL 1NXBR18E5WZ040799 1998 NIS FRONT 1N6DD21S4WC356019 1999 MAZ 626 1YVGF22CX5839323 1998 FOR TAURU 1FAPP52U6WA247566 1997 GEO METRO 2C1MR5297V6747512 2007 YAM R6 JYARJ12E07A015570 1997 MER MOUNT 4M2DU55P2VUJ33880 1998 MIT ECLIP 4A3AK34Y4WE091928 2001 PON SUNFI 1G2JB124417213423 1995 HON CIVIC JHMCD5660SC002504 1992 FOR RANGE 1FTCR10A1NUA50293	1993 HON ACCOR 1HGCB7676PA078549 1990 DOD RAM 1B7GE06Y2LS692056 1995 JEE CHERO 1J4GZ58S8WC645500 2005 FOR FOCUS 3FAFP31N25R113009 2002 HON CIVIC 2HGES25762H533729 1988 DOD RAM 2B5WB31W2JK153576 2005 HON CIVIC 2HGES16525H599853 1997 CHE S-10 1GCBS14EXG8194594 2000 CHE MALIB 1G1ND52J2Y6338787 1996 OLD CUTLA 1G3AJ55M9T6312829 Publish: 09/29/14
--	--

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO

Chekesha Nell Rose Crippen

IN RE: Broderick Hayes vs Chekesha

Rose Crippen

NO. 186808-3

In Chancery Court of Knox County, Tennessee

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

This 16th day of Sept, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 9/22/14, 9/29/14, 10/06/14

AND 10/13/2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Cheyenne Whitsell a.k.a. Cheyenne Whitlser

IN RE: Loudon Cecilia Merrell

NO. 187683-2

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Cheyenne Whitsell a.k.a. Cheyenne Whitlser, a non-resident of the State of Tennessee, or whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon Cheyenne Whitsell a.k.a. Cheyenne Whitlser, it is ordered that said defendant Cheyenne Whitsell a.k.a. Cheyenne Whitlser file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Carolyn K. O'Hara an, Attorney whose address is 329 Ellis Avenue, Maryville, TN 37804 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Clarence Pridemore Jr. at the Knox County Chancery Court, Division 11, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 3rd day of Sept, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 9/08/14, 9/05/14, 9/22/14

AND 9/29/2014

85 MISC. NOTICES

NOTICE OF PUBLIC AUCTION

In compliance with TCA 66-14-102 thru 66-14-106 the following cars will be sold on **October 17, 2014 @ 2:00 PM @ Chestnut Street Transport & Recovery, Inc. 5000 Rutledge Pike Knoxville, TN if total bill is not paid in full by date of sale.**

1989 ISU TROOP JACCH58EX7914946 1998 BMW 328i WBACD3324WA23814 1990 HON ACCOR 1HGCB7660LA139332 2001 HYU ACCEN KMHC35C71U146687 1994 NIS PICK 1N6SD16S3RC370931 2002 HYU ELANT KMHND45D52U342668 1995 PON GRAND 1G2NE52E35M110347 2002 HON CIVIC 1HGEM2296L089965 1998 FOR TAURU 1FAPP52S1WA244847 2003 BUI CCU	2G4WS52J631234509 2001 HYU ELANT KMHND45D11U162490 1999 MER CLK32 WDBLJ65G8XF092435 1989 HAR MOTOR 1HD1BL15KY011258 1996 NIS ALTIM 1N4BU31D8TC157400 2003 CHR TOWN 2C8GP64L7R214347 1991 NIS PICK 1NGHD16Y8RC349569 Publish: 09/29/14
---	--

85 MISC. NOTICES

NON-RESIDENT NOTICE

Claudia Tejada

vs.

Richard Giraud

Docket # 132067

In the Fourth Circuit Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Richard Giraud is a non-resident of the State of Tennessee, or whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon Richard Giraud.

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

THIS THE 10TH DAY OF SEPTEMBER, 2014.

s/s MIKE HAMMOND

MIKE HAMMOND

Clerk

s/s Debbie Sewell

DEBBIE SEWELL

Deputy Clerk

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

10/06/14

85 MISC. NOTICES

NON-RESIDENT NOTICE

Lea Ellen Lewis

vs.

Michael Eugene Lewis

Docket # 131558

In the Fourth Circuit Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Michael Eugene Lewis is a non-resident of the State of Tennessee, or whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon Michael Eugene Lewis.

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

THIS THE 26TH DAY OF AUGUST, 2014.

s/s MIKE HAMMOND

MIKE HAMMOND

Clerk

s/s Debbie Sewell

DEBBIE SEWELL

Deputy Clerk

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

85 MISC. NOTICES

NOTICE

Accounting and Settlement

Estate of Robert Eugene Sharrett

In the Chancery Court of Knox County, Tennessee

68974-3

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

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

THIS THE 9TH DAY OF SEPTEMBER, 2014.

Peggy G. Comstock

Attorney for the

Administratrix C.T.A.

200 Arcade Building

618 Gay Street

Knoxville, TN 37902

(865) 521-7600

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