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Rowe Kicks Off School Board Campaign



Jamie Rowe

By Mike Steely
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Although she has been involved with her community, schools, and volunteering for several years, Jamie Rowe has never sought public office. Until now.

Tomorrow, at 5 p.m., Rowe will kick off her campaign for the Second District Seat of the Knox County School Board at the Fountain City Lion's Club Community Building.

Rowe, a resident of Fountain City, is married to Holland Rowe,

a retired pharmacist. Both of their sons attended Shannondale Elementary, Gresham Middle and Central High Schools.

She has volunteered at Gresham and Shannondale and was awarded a Bicentennial Award for her work at Gresham. She wrote 120 environmental education activities that integrated science with other academic subjects; created outdoor trails, and, with the help and support of several teachers, started Gresham Environmental Center.

Rowe is active in various organizations such as the American Cancer Society. She currently serves on the board of directors of Fountain City Town Hall.

The Focus presented a series of questions to her last week:

Focus: How would you have voted on the additional one-year extension of Superintendent McIntyre's contract?

Rowe: I would not have voted for it. There was no logical reason to extend for another year up to 2017 and commit to another

\$222,000 of taxpayer money when it wasn't necessary.

Focus: How do you feel about the 5 Year Plan recently adopted by the school board?

Rowe: "There were several things in it that bothered me. The top two things, aside from the ones the teachers brought up, are the Principal Handbook, where they would be told what decisions they could make and what decisions would be

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Commission to elect officers

By Mike Steely
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The Knox County Commission will have a special call meeting today, September 8, to elect a chair and vice-chair. Appointments to various commissions and boards will also be made to fill spots left by the four previous commissioners.

Committees to be named today include the Cable TV Committee, Court Subcommittee, Finance Committee, Insolvency Board, and Rules Committee.

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New BOE takes up Policies, Fees, Taxes and Emergency Vote



UTK Not Amused By City Tax

By Dan Andrews
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On August 25, the Knox County Commission made the decision to repeal the county's portion of the "amusement tax," a tax that is applied only to ticket sales for University of Tennessee (UT) football and men's and women's basketball home games. The 5.0% tax on tickets sold to UT games at Neyland Stadium and Thompson-Boling Arena has been divided between the City of Knoxville (4.5%) and Knox County (0.5%). Now that the county no longer has this tax, much attention has now become focused on whether the City of

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PHOTOS BY DAN ANDREWS.

Top, new 9th District School Board member Amber Rountree takes the oath of office from Judge Tim Irwin as husband, Bart, holds The Bible Above, Knox County Law Director Bud Armstrong, left, listens as superintendent Jim McIntyre addresses the board,

By Sally Absher
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The Knox County School Board of Education had two back to back meetings last week, with the Sept. 2 Work Session meeting followed by the Sept. 3 Regular monthly meeting.

Two new board members and two returning board members were sworn in by Juvenile Court Judge Tim Irwin in a ceremony immediately before the Work Session meeting.

Returning members Gloria Deathridge (District 1) and Lynne Fugate (District 4) were joined by Terry Hill (District 6) and Amber Rountree (District 9). Also sworn in was Adam Hasan (Bearden High School), appointed student representative to the Board.

Interim District 2 member John Fugate was appointed by the County Commission on August 25, and will serve until the results of

the November election are certified.

Board member-elect Patti Bounds was out of the country on a long-planned trip, and will be sworn in before the next work session on September 29.

Another new face at the BOE meetings last week was Bud Armstrong, County Law Director. David Sanders will continue working with the school system, but Bud will be attending meetings to provide more immediate answers to procedural questions that arise.

In his Superintendent's Report, Dr. McIntyre said the ACT results were in, and Knox County overall showed an improvement from an average composite score of 20.2 in 2013 to an average of 20.4 in 2014. This is above the state average of 19.1.

McIntyre didn't mention that in 2011 the Knox County average composite

score was 20.4 and in 2012, the average was 20.6. So KCS ACT scores are back to where they were in 2011. Progress?

Several items on the agenda received robust discussion last Tuesday, including an amendment to Board Policy EBH "Community Use of School Facilities," the collection of Trustee's fees, and the settlement of mixed drink tax revenues as proposed by the Town of Farragut.

A local organization sued KCS for "nominal damages" - approximately \$900 for the cost of rescheduling the events as well as compensation for legal fees - after the district cancelled their after-hours reservation at Farragut High School due to concerns about the content of the meeting.

Law director Bud Armstrong advised the school

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Rowe Kicks Off School Board Campaign

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made downtown. That shows either a distrust of their employees or a lack of confidence, or a power control. The other big problem I have is the Parent's Resource Center. To me you've got to have housing and employees. That's just more money being spent on things that can be done at their local school."

"It's just more money not going for the education of the children."

Focus: How do you feel about Common Core?

Rowe: "I've read some about it; I'd like to learn more. I'm kind of concerned about the number of steps you have to go through to get to an answer and how it's marked wrong if you don't. Tennessee is one of eleven states that dropped out of the consortium to align their assignments with Common Core. I have questions about that (Common Core) more than I have answers."

Focus: How about the number of teacher evaluations?

Rowe: "The thing that bothers me most is that it's not always apples to apples. It may be grapes to tomatoes because you might have a music teacher evaluating a PE teacher or a math teacher being evaluated by a social studies teacher. You need to have a same subject person doing the evaluation."

Focus: How do you feel about the interim appointment of John Fugate to the school board?

Rowe: "I wouldn't have had any input on that. To me it's a short term thing, I don't think anybody can accomplish a whole lot in four or five meetings."

Focus: Do you have any thoughts on the endorsement of Tracie Sanger by Indya Kincannon?

Rowe: "I don't know why Indya chose her. I didn't ask for her support or endorsement."

Focus: Can you comment on the cooperation between the school board and the county commission?

Rowe: "That's where I feel I have an advantage. I have worked on issues closely with county commission in the past and can build on those relationships. Most school board members, except for Mike McMillan, may not know any of the commissioners personally. Also, in my time on Town Hall we've worked on many community issues."

"I've always done my own research, I don't just take the word of the powers that be and at my own expense I've hired experts to give me a fair, accurate, and unbiased opinion about issues."

Focus: Anything you'd like to add?

Rowe: "I feel that reading is very important. I just love books and I want to donate 20% of my salary to purchase books for first and second graders in all the schools in the 2nd district so they can have those books and take them home with them. They can begin a library of their own. Lots of children do not have a book, maybe it will inspire them to learn to read. If children don't learn to read well by the end of the third grade they are four times more likely to drop out of high school. Beginning with the fourth grade you shouldn't be learning to read, you should be reading to learn."

New BOE takes up Policies, Fees, Taxes and Emergency Vote

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board to amend Policy EBH regarding use of public facilities by community groups because the current policy was "constitutionally suspect." The board voted to adopt the resolution, which includes the following amendment:

"Approval for use of school buildings and property will not be withheld based upon the content of the message or viewpoint of the applicant; but Knox County Schools may reject applications if it is reasonably foreseeable based upon specific articulable facts that the event will include or promote unlawful activity, including but not limited to violence or threats of violence, property damage, or obscenity. Knox County Schools also reserves the right to reject applications if it is reasonably foreseeable based upon specific articulable facts that the event will interfere with other school-related activities, such as by excessive noise or overcrowding."

The Board also approved a motion for the Law Director to proceed with settlement of the lawsuit.

The Board took no action on further pursuit of collection of Trustee Fees. Former

MetroPulse publisher Joe Sullivan claims the Knox County taxpayers owe fees totaling \$10M to KCS. Law Director Armstrong issued a legal opinion on July 8 disputing this claim.

BOE member Karen Carson went to great lengths to dispute the legal opinion of the Law Director.

Armstrong said that his is an "advisory opinion," and the BOE can take whatever action on that advisory they want, but if they sue, the odds of winning are "slim to zero to none." Even Carson acknowledges such action would incur "tremendous legal costs."

The Board voted to accept a settlement on delinquent mixed drink taxes by the Town of Farragut. The offer is \$1.1M to be paid in installments over three years. The BOE originally asked for \$1.3M and considered asking for interest as well. Dr. McIntyre pointed out that Farragut has since remitted the mixed drink taxes on schedule.

There was robust debate at the Work Meeting about the August vote on the 2020 Strategic Plan. Armstrong said that because the Board violated its own policy in declaring an "emergency," the plan approved

during the August 6 meeting is void.

Carson asked if the BOE can ignore the legal opinion. Armstrong said yes, but added, "Your own procedure nullifies the vote. That is not the opinion of the law director." Armstrong added that the version of the plan approved at the July 2 meeting stands.

At Wednesday's meeting, Mike McMillan asked if the BOE can take up the BOE approved plan at any point and amend it. Armstrong said, "If the procedures are followed, it is up to this Board how you want to implement and enact your plans and processes."

Carson interjected a point of order, saying "This board has not accepted that we have voided the vote in August. That is the opinion of the law director. I do concede that the vote in August has been voided."

McMillan asked Carson, "If you're not going to accept the law director, who are you going to accept?"

Carson replied, "I respect the Law Director... but this Board is under no obligation to accept the opinion of any legal director... I was not put here by my constituents to sit here and say this is the King or the Pope or whatever you call it."

Armstrong clarified that

Pensions, Girl Scout's rezoning and Demolition Delay

By Mike Steely
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Several proposed pension changes for city employees received final approval Tuesday evening by the Knoxville City Council and will now appear on the November ballot for voters to approve or disapprove. The five changes to the retirement system, if approved, will affect the interest rates of refunded money, control lump-sum payments, allow near-retiring employees to opt for a less risky investment plan, restrict beneficiaries to a spouse or other person approved by the Pension Board and City Council, and create two new "non-employee" positions on the Pension Board.

Also during Tuesday's meeting, the council turned away an appeal by Frank Slagle to stop a 246-unit apartment project at Northshore Town Center. Slagle and his neighbors have fought the project, headed by Flournoy Development, for more than year.

Slagle called the project "too big" for the 10 acres at Thunderhead Road and Northshore. He said it constitutes "spot zoning" and violates the sector plan there. He said the large development, of 4- and 5-story buildings, also violates the Scenic Highway guidelines.

Attorney Arthur Seymour, for Flournoy, said the plans for the development have been revised several times for neighborhood concerns and the project is exempt from the Scenic Highway laws. He said that Flournoy is "fully compliant."

Councilman Nick Della Volpe sided with Slagle and moved to approve his appeal, saying, "We're trying to shoehorn a lot of units into 10 acres." He said the apartments would change the nature of the area. The appeal, however, failed on a 6-3 vote as only councilmen Mark Campen and Daniel Brown sided with Della Volpe.

Now it looks like Slagle will take the issue to Chancery Court.

In another rezoning matter, the council was considering to change the zoning of a vacant lot along Merchant Drive near Wilkerson Road from agricultural to planned residential. Seymour, representing the Tanasi Girl Scout Council which owns the lot, asked the council to send the matter back to the planning commission so that the neighborhood and the owners could work something out.

Seymour said a meeting last Monday between the two factions made some

headway and added, "There has been some discussion. There may be some uses of that property that are better than others." The council concurred and passed the matter back to the planners.

The council also granted approval of a 60-day delay in any request for the demolition of a structure built before 1865. Kim Trent, executive director of Knox Heritage, fully endorsed the idea as a useful tool and said it was like calling a "time out."

The purchase of 40 traffic controller units from Precision Traffic and Safety Systems got approval with the idea of beginning an overhaul of the city's traffic light system. Jim Hagerman, Director of City Engineering, told the council that the current system is so old that it uses a "DOS" computer control. He said that the 40 controllers are only 10% of the city's traffic lights and that some of these 400 traffic lights are "held together by duct tape."

The council authorized \$79,400 for the new controllers from Precision Traffic and Safety Systems.

Council also approved \$98,500 to do a market and feasibility study of the Civic Auditorium and Coliseum.

BOE Votes to Suspend Rules, Delays Reorganization Vote

By Sally Absher
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At the end of last Wednesday's Regular Meeting, the BOE took up the reorganization of the Board. Eight of nine members were present. (Member-elect Patti Lou Bounds is on an extended trip overseas, and does not return until September 8).

John Fugate nominated Mike McMillan, Amber Rountree seconded.

Karen Carson nominated Lynne Fugate, but she declined the nomination. Ms. Fugate said, "I feel that over the last year, I am somehow viewed as a divisive figure in Knox County... I think it's in the best interest of our school system if we as a Board can unite around a candidate who would be a unifier..."

Gloria Deathridge nominated Doug Harris, seconded by Ms. Carson.

A roll call vote was taken, and the vote, not surprisingly, was 4-4. Karen Carson asked each of the candidates to give a short statement on their vision and why they wanted the position.

McMillan said he wants the BOE to be "more accommodating to our teachers." He mentioned the number of tests, and the fear and concern of teachers. He suggested the individual BOE members have input in the selection of the members of the Teacher Advisory Council.

Harris said he wants to "unify the Board." He brought up increased funding and said he wants a "closer relationship with the superintendent," and to "listen closely to teachers." He said he has "some ideas to work with the superintendent behind closed doors."

Gloria Deathridge asked how Harris and McMillan felt about the time commitment and visibility throughout the District. Harris said "The time is a hard thing to swallow, but I am willing to do whatever it takes." McMillan said "I'm retired. I have a lot of time. I have certain obligations, but I will be around."

A second vote was taken and again, the roll call vote was 4-4.

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Publisher's Positions

Populists Versus Elitists



By Steve Hunley, Publisher
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I can't help myself, but I have been thoroughly amused by the uproar about the "side" agreement between the superintendent of schools and the Knox County Board of Education. *The Focus* was writing about this two and a half years ago. Mike McMillan was the only member of the Board who protested the portions of the agreement even the Knoxville News Sentinel labeled "un-American," words McMillan used first. Yet, never once did the Sentinel, nor any radio station nor any TV station run the first report about McMillan's objections to an agreement that stinks to high heaven. Were it not for WBIR reporter Mike Donila, the TV stations would never have gotten it right even at this late date.

For any of those of you who doubt my contention that Jim McIntyre has been protected by much of the local news media, this should make you think. The establishment has plenty of spokespersons in this town. The Sentinel of course; Hallerlin Hilton Hill on WIVK radio; and even some of the folks who pretend to be unbiased observers

participating on the "talking head" shows, some of whom actually earn their livings as paid lobbyists and certainly don't bother to disclose their clients while pontificating on politics and current events. Yet, I have an agenda.

The Sentinel recently published an editorial talking about protecting the rights of the minority on the board of education. This is the surest sign the establishment expects to lose control of the board.

Attempts by McIntyre and his pack of pet circus poodles to stifle dissent has been going on for months, if not years. Certainly, Mike McMillan has been McIntyre's biggest detractor on the Board and many of the votes were 8-1. Yet when did the Sentinel ever once cry out about protecting the minority for the three years Mike McMillan was trampled in the dirt? When did the Sentinel declare its outrage when board chair Lynne Fugate refused to allow a student a single minute more to speak, while allowing pro-McIntyre principals to drone on?

As to settling political scores on the board of education, where was the Sentinel editorial expressing horror when Indya Kincannon attempted to bludgeon Mike McMillan with a bogus ethics complaint for following state law?

Where was the Sentinel's mighty morals when Karen Carson just happened to find a rule that helped to stifle the voices of teachers?

Only now, that the pro-McIntyre droids appear to be in the minority, does

the Sentinel have an acute case of the worries for the rights of the minority.

It was a virtual Declaration of Hypocrisy.

Yet, other voices are beginning to be heard.

The Rude Awakening radio show is making an impact in our community, making Hallerlin Hill's own show seem about as interesting as cold mashed potatoes. In the past, those who have raised their voices to question the establishment elite in this town have been discounted, diminished and ridiculed as malcontents or having some sort of unsavory agenda. This, to put it politely, is just not true. The truth is that the elitists want to do all the picking and choosing while we pay the tab. They are for an appointed superintendent; I am for an elected superintendent. If they had their way, just about every official short of the county mayor would be appointed, precisely because they think they would be able to do the picking. Make no mistake about it, these folks have their own agenda. They simply attribute their own motives and actions as being above reproach. This, to put it politely, is just not true. Jim McIntyre's record as superintendent is a sorry one. How could any rational person think everything is hunky dory when more than 70% of our teachers say that Knox County is no longer a good place to work or learn? Our preparation rates — those rates that indicate how many of our students are prepared to go on and further their educations or get a job — are truly abysmal at only 21%.

McIntyre's arrogance has poisoned his relationship with Mayor Burchett and the County Commission.

What McIntyre has been good at is a never ending flow of glittering generalities and mighty few specifics. McIntyre spent \$1 million for the notorious report from the Parthenon Group, which nobody thinks is worth air in a jug. McIntyre has excelled at spending more and more money and wanting even more to spend. McIntyre has an exemplary record at expanding and creating new layers of bureaucracy; he had hired scores of "coaches", not for new teachers, but veteran teachers. His strategic plan calls for yet another layer of bureaucracy to do the same thing for veteran principals. Anyone but a pluperfect bureaucrat could have accomplished addressing changes through a series of in-service meetings, but McIntyre prefers hiring full-time employees for this sort of thing.

Of course the elitists have little choice but to support McIntyre to the very last; after all, he was their pick from the beginning and to do otherwise is to admit they just aren't that good at picking and choosing. These folks like to be horrified by some of the choices made by average voters, but their own track record of picking and choosing is just horrible.

As a populist, I will always put my confidence in "we the people" instead of a chosen few.

Public forum speaker finds problems with 2020 Strategic Plan

One of the features of BOE meetings is public forum — when any citizen can come and speak for up to 5 minutes about issues that concern them. Every once in a while, a speaker



By Sally Absher
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is so articulate, so concise, and so timely, that everyone in the audience is speechless.

Such was the case when Becky Walker spoke to the BOE during public forum on Sept. 3. Here are the high points:

"You spent a large amount of time tonight talking about the strategic plan. However, myself, teachers, other parents, the community,

are all wondering why? Your strategic plan is only a vision, it is only a high-level capture of what you plan to do going forward.

This plan contains no meat... no facts... no details. You like to throw out your "accomplishments" in the meetings you have with the community. What I find interesting is you always like to refer to the increased graduation rates, but you never put data behind it.

Kids have to graduate. Otherwise they get restricted drivers licenses. How much did that contribute?

You used our keywords from all of our feedback

sessions: bussing, school improvements, teacher satisfaction, balanced calendar... You used all the key words, yet we're still in the dark.

I'm an operational manager. My job is strategic planning for an international company. Strategic planning is only your vision. We're looking for the details...When are you going to discuss it with the community?

These are not the forums for those discussions. These are your business meetings, and that's understandable. However, one year of coming out to find out what key words to include in your strategic plan, are not our voice, and they are not our vision.

After spending multiple hours digging through your data, what I find is that you've come up with budgets for the next five years.

Adrienne Burnett Elementary improvements were included in the capital improvement plan suggested in 2012, yet you have it in the budget for 2018, after two middle school builds.

I'm all for the middle school builds, but why are we delaying Adrienne Burnett another six years from the 2012 goal, when we've not even completed the studies for the middle schools?

We don't even know what the recommendations are going to be... When are they going to be done? How are you going to evaluate the

results?

You have technology and security in the budget. Parents at my school... want to know why we don't do background checks on chaperones before they're with our kids on field trips? It costs too much money, yet we're willing to spend a large chunk of our budget on putting video surveillance systems in our school.

Technology — did we get the grant? What is the grant going to do? What is the ratio going to be, and how do you plan on doing the software upgrades that are required for all that technology?

We can't even get a standard where our schools publish their websites with like data. Some parents get more information, some parents get none.

TCAP. You promised us communications when the TCAP scores didn't make it out. Communications never came. I called for three months to get my children's before I finally found someone to give them to me.

Some of this information may be delivered though these sessions but you're not communicating with us. You're not communicating with the teachers. You're not communicating with the community... Give us the details before you come here to make your decision. You want us to support you? We need transparency.

There was an interesting conversation on the radio about the Law Director and

Change Is Coming

By Steve Hunley, Publisher
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The Knox County Board of Education, as expected, deadlocked while attempting to elect a new Chair. Incumbent Chairwoman Lynne Fugate announced she would not be a candidate for reelection as she had recently come to the conclusion she had become a divisive figure. The allies of superintendent Jim McIntyre rallied behind Doug "High Tax" Harris, while the independents backed Mike McMillan.

The contrast between the two candidates is as wide a gulf as can be.

Harris has loudly advocated more and higher taxes to support the schools. In fact, Harris has repeatedly gone on record as saying the school system should have a virtually unlimited budget. Harris has regularly supported just about anything and everything advocated by McIntyre.

McMillan, on the other hand, has spent most of his three years on the board of education as the lone voice of dissent. McMillan, a former county commissioner, been the champion of teachers on the board and has been critical of McIntyre's frequently dictatorial approach to running the school system.

Both candidates were asked by board member Karen Carson to elaborate on their respective philosophies. Harris promptly bragged that he enjoyed a warm relationship with McIntyre and could resolve differences "behind closed doors." The pro-McIntyre crowd seems to agree they can get a lot done behind closed doors. At least three of the four McIntyre acolytes — Lynne Fugate, Gloria Deathridge, and High Tax Harris — have all talked about just how much they can get done outside the public view.

McMillan supports real

change.

The "side" agreement between the superintendent and the board that has been roundly condemned by just about everybody was quietly allowed to slip into the background precisely because Mike McMillan refused to go along. Unlike Harris, McMillan believes board members need to be careful stewards of the taxpayer's money. McMillan will have far more credibility with Mayor Tim Burchett and the county commission; should High Tax Harris become chairman of the board of education, his constant pleas for more and more money will certainly fall on deaf ears for the next four years.

McMillan has said everyone, friend or foe of the superintendent, should be treated alike. McMillan has said he is opposed to making any person, should he or she be parent, student, teacher or citizen, have to navigate a bureaucratic maze before being allowed to speak before the Board.

It is imperative to McIntyre that the chairman of the board be a rubber stamper. It won't be long before McIntyre is in a serious quandary as much of the money the board has been spending freely at his behest has come from the federal government and is running out. It is only a matter of time before the superintendent and Harris and the rest of that crowd start their warnings about an impending crisis unless the schools receive a lot more of your money. I think Mayor Burchett has the guts to tell McIntyre that the schools, like everybody else, have to live within their means.

High Tax Harris represents more of the same. Mike McMillan will usher in much needed change. The choice should be simple.

Commission to elect officers

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Each will then pick the various chairs and vice chairs. Other committee appointments include the Retirement and Pension Board, the Codes Commission, the Arena Use Committee, Investment Committee, Audit Committee, Insurance Benefits Committee and the Development Corporation.

The commission meets next Monday for its workshop and agenda review meeting at 5 p.m. in the City-County Building. Items to be discussed during this September 15 agenda review will include honoring Glenn "Lefty" Miller for being named Meals on Wheels of America's American Volunteer, naming various members to the Board of Zoning Appeals and the Public Records Commission, and donating a grant of \$85,000 to the school system for English Literacy.

Probably getting the

most attention will be the discussion to approve a \$1,307,714 construction contract to Whaley and Sons, Inc. for construction of the Karns Convenience Center and road improvements.

Other items include funds for the new Regional Forensic Center from the state of more than \$4 million, funding of a contract with M. Salerno & Associates for worker's compensation nurse case management services, and passing along a grant of \$283,300 for the health department's immunization services.

The commission will also discuss the agreement between the county and the city pertaining to the Metropolitan Planning Commission, at the request of Mayor Tim Burchett.

The approved agenda will go on to the commission's regular meeting on Monday, September 22.

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BOE Votes to Suspend Rules, Delays Reorganization Vote

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Chair Lynne Fugate asked, "Anybody think talking some more is going to change anything?" There was a unified response of "No."

She said that having "anticipated that we might have a close vote," she had reviewed the BOE policy, which says the board "shall reorganize in September." There is no mid-month meeting in September due to the TSBA meeting and Board Retreat.

Carson suggested suspending the rules and having the reorganization in November when all the permanent BOE members are in place.

Bud Armstrong confirmed that with a supermajority vote (6 votes) they could suspend the rules. He further clarified that

the policy says the Board "shall reorganize at the first meeting in September." So the only option, given the stalemate, was to vote to suspend the rules.

Armstrong said that then a motion can be made to choose a new date, with the motion requiring only 5 votes to pass.

Fugate asked "Does that mean I have to keep serving until we figure this out?"

Carson moved to suspend the rules, Lynne Fugate seconded. Carson spoke to the motion, pointing out that there was no choice about suspending the rules, and that her motion had no alternative date attached.

Doug Harris asked if they could go on record that they would have the vote in November. He said "I'm going on record saying in public that

I want the vote in November."

McMillan said, "Since we are discussing the particulars before we vote, since it says September, I think it should be done in September...I will not support postponing it until November.

Terry Hill said, "I think there would be some wisdom in having a new chair in place by our Board Retreat, either that or postpone the retreat also if we are talking about a new day and having new ideas under a new Board leadership."

McMillan asked what happens if there is also a 4-4 vote to suspend the rules? Fugate said "I'm still the Chair," but added, "I don't know that we ought to presuppose how people are going to vote about the date...I'm not sure I want

to wait until November."

Harris said, "I'm fine with having a vote in September. Somebody's going to have to play their cards here, or we're going to sleep here tonight." Carson called the question on the motion on the floor, and the roll call vote was unanimous to suspend the rules.

Next the BOE took up the new date of the BOE. Carson clarified that Patti Bounds is scheduled to be sworn in on September 29, a Work Session Meeting. Carson made a motion to move the reorganization to the October 1 Regular meeting immediately following.

After more discussion, a roll call vote was taken, with all eight members present voting to delay the reorganization until October 1.

Public forum speaker

Cont. from page 3

his opinion regarding implied or not implied gag orders regarding members of this board. I would like to remind each of you that your first responsibility is to the community, not to the superintendent, nor to anyone else. We elected you... We expect full disclosure.

As far as the retreat...I hope this year, it's not at the Blackberry Lodge, seeing as we're reducing janitorial and other staffs, and there are plenty of other options for you to go and convene amongst yourselves.

We'd like to see the plan. Thank you."

(View the entire speech here: <http://youtu.be/LOs9WFaDWaY>).

UTK Not Amused By City Tax

Cont. from page 2

Knoxville, should do the same.

According to a study released by the school, the University of Tennessee department of athletics (Tennessee Athletics) has an annual economic impact on Knoxville and the East Tennessee region of approximately \$151 million. Also noted by the University are the following facts. Tennessee Athletics and its supporting fans encounter a tax burden faced by no other intercollegiate athletics program or fan base in the nation. Taxes on tickets to UT football and

basketball games are at the current tax rate at a combined 14.25%, including a 9.25% state and local sales tax and the "amusement tax" that is 4.5% for the City of Knoxville and, before the repeal, 0.5% to Knox County. At least four SEC athletic programs are not subject to sales tax, and furthermore, no other school in the SEC and the nation is subject to an amusement tax of this nature. The total tax burden for Tennessee Athletics is an SEC-high \$4.3 million per year. No other University (or sports entity) in America is forced to pay the municipality a tax based

on ticket sales for playing home games in their facilities.

In addition to the indirect financial benefits that the City of Knoxville receives, it also has direct financial benefits related to Tennessee Athletics. Prices for parking in city parking garages ranges from \$5 to \$30 for passenger cars to \$50 for RV full hookup, depending on location and type of vehicle and service (see <http://www.cityofknoxville.org/events/utsports>.) Also Knoxville Area Transit runs a trolley charter service to and from the stadium. Charging \$6 round

trip for downtown service and \$16 round trip for service going to the Farragut location. Also, the University recently acquired from the city roads surrounding stadium. Recently, the city turned over the streets to the university and maintenance of the roads. However, the city has lost the revenue from the parking meters that previously did exist.

Rogero's office was very open and transparent and the director of communications provided the following comment. "You probably know that this is not a new issue. City officials have had many conversations

with UT officials about it over the years. We have no plans to revisit the issue. Knoxville benefits greatly from being home to UT-Knoxville, and the University also benefits from being in Knoxville. The city provides services including fire protection and emergency response to UT students and staff both on and off campus - not only on home game days, but certainly on those days in particular. UT is also a major landowner in the city, but by virtue of being a government entity, it pays no property taxes to help support city services. The \$1.5 million a year generated by the amusement

tax - much of which is paid by out-of-town visitors who also benefit from city services and infrastructure while they are here - is money that helps pay down our Convention Center debt. In its absence, city taxpayers would have to make up the difference."

For residents wishing to express their opinion on this matter to their elected city officials please visit <http://www.cityofknoxville.org/citycouncil/members/> or call 311 for more information about contacting your city representatives.

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Our Neighborhoods

SHARP'S RIDGE

Knoxville's Forgotten Park

By Mike Steely
 steelym@knoxfocus.com

Bet you didn't know that probably the best view of Knoxville and the Smoky Mountains is from an almost forgotten city park high above the city.

Local television and radio stations discovered the peak years ago, and why they chose Sharp's Ridge for an antenna farm is obvious. At 1,391 feet above sea level, the peak rises 200 to 300 feet above Knoxville. Sharp's Ridge is the second highest peak in Knox County, with House Mountain reaching 1,422 feet and Brown's Mountain in South Knox County reaching 1,250 feet above sea level.

Almost anywhere you live in central Knox County you can look north or south and see part of Sharp's Ridge. It's actually about 7 miles long, cut twice by First and Second Creek. Sharp's Ridge extends from Western Avenue (Oak Ridge Highway) to Mill Road between Washington Pike and Millertown Pike. McAnnaly Ridge is more or less an extension of Sharp's Ridge and runs from the end of Sharp's to the Grainger County line.

The Sharp's Ridge Memorial Park section of the ridge has Inskip and Fountain City to the north and Lonsdale, Lincoln Park and Whittle Springs to the south. Sharp's Ridge Memorial Park, atop the winding drive, is dedicated to the area's war dead.

The 111-acre park has several unpaved walking trails and is maintained by the city. It is quite the popular place for bird watchers, especially the Knoxville Ornithological Society. The park offers a couple of covered picnic areas at the summit and several places to pull off the narrow road.

The entry to the park is just off Broadway (south of I-640), onto Ludlow Avenue and then right onto the Sharp's Ridge Memorial Road. The park is on both sides and eventually you'll come to the end of the road at the Comcast tower.

All along you road you'll see signs about using the park and about police observation there. There are rules prohibiting alcohol,



PHOTO BY DAN ANDREWS

Dedicated to the veterans of all wars, this marker sits atop Sharp's Ridge.

firearms, open fires, motorized vehicles off the roads, horseback riding, etc. One of the oddest is "No hitting golf balls anywhere in the park." Also, animals must be on a leash and "you must be respectful of others." The park is open dawn until dusk, unless otherwise posted.

The Appalachian Mountain Bike Club is currently building trails on the south side of Sharp's Ridge in connection with Legacy Parks. Luke Grieve is a member of the club and says there has always

been old trails there that are open to hikers and mountain bikers, but "We are adding to that."

"Currently there is about 3 miles of trail on the south side with more to come and we have permission to build on the north side of the ridge as well," Grieve told *The Focus*.

"Having 8 to 10 miles of trails on the ridge will help to change the park's usage and perception and make it an outdoor destination," he said.

OAKWOOD AND LINCOLN PARK

Immediately south of Sharp's Ridge is the large neighborhood of Oakwood-Lincoln Park. The neighborhood stretches from the ridge down to Woodland Avenue and is bounded on the east by Broadway and to the west by I-275. It is an older but active neighborhood, and the neighborhood association was formed in 1979 to deal with traffic, lack of city services and crime.

The developing neighborhood became a street-car community and was annexed into Knoxville in 1917. Trolleys served the many homes that developed there. The streets have sidewalks and its location near downtown made it an ideal place for workers to live. The neighborhood is the location of several churches, the Christenberry School, Fulton High School, Steven's Mortuary, Fountain Lanes, Physicians Regional Medical Center and AYSO Soccer Region 275.

A recent boost to Oakwood and Lincoln Park was the sale of the old Oakwood Elementary School to Family Pride Corporation. Today the large school, which closed in 1995, is being renovated to become an assisted living

facility. Located at 916 Shamrock Avenue, the large building will add new residents to the historic neighborhood as it becomes the Oakwood Senior Living facility, which will focus on assisted living and memory care.

Family Pride has renovated many old schools and other buildings to repurpose them. The corporation is also working to do the same to the Old Knoxville High School further downtown.

The Oakwood facility should house up to 62 senior citizens and employ about 30 health care workers.

The Oakwood-Lincoln Park Neighborhood Association is headed by Bill Hutton and meets the third Thursday every month in the Neighborhood Club House behind the Christenberry Elementary School at 916 Shamrock. The Club House was built in 1939, and Hutton said says the association is looking for ways to use it more for the benefit of the neighborhood.

"We reconstructed our board of directors and we're talking about ways we can be more involved in the community. Christenberry Elementary has become a community school and we're talking about helping with tutoring," Hutton told *The Focus*.

The association is active in protecting and preserving the area and annually promotes its Neighbors Night Out at the Christenberry Ball Field.

New and younger board members are joining the association and bringing more to the table for discussion at meetings.

Hutton said they are in talks with Emerald Youth Foundation about projects and may possibly partner on some house rehab projects as the number of vacant houses in the neighborhood has increased over the years.

Another project for the future might include painting a mural where the back of a building is exposed after an old business was demolished at the corner of Woodland and Central.

You can reach the Oakwood-Lincoln Park Association at 219-3584 or at olp_clubhouse@yahoo.com.



PHOTOS BY MIKE STEELY

The old Oakwood School.



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Pellissippi State holds informational sessions for Tennessee Promise

In September and October, Pellissippi State Community College invites students who will enter college in fall 2015 to attend informational sessions about the Tennessee Promise.

The Tennessee Promise is a last-dollar scholarship that will cover tuition and fees for community college students across the state, essentially giving high school graduates the opportunity to attend college for free, beginning with incoming freshmen in fall 2015. Although students won't be eligible to receive funding until they begin school next fall, the deadline to apply for Tennessee Promise is Nov. 1, 2014.

"It's extremely important that students understand that they must meet this deadline to qualify to receive Tennessee Promise funding. If a student misses this deadline, there will not be another opportunity to take advantage of the Promise scholarship," said Rebecca Ashford, vice president of Student Affairs at Pellissippi State.

Informational sessions at Pellissippi State will share details about program requirements and deadlines and highlight the educational offerings at Pellissippi State. Sessions will be offered at all five Pellissippi State campuses, from 6-7 p.m. each night:

Sept. 8: Hardin Valley, Goins Building Auditorium
Sept. 11: Strawberry Plains, Lobby

Sept. 15: Hardin Valley, Goins Building Auditorium

Sept. 18: Blount County, West Chevrolet Auditorium

Sept. 22: Hardin Valley, Goins Building Auditorium
Sept. 25: Division Street, Educational Resources Center

Sept. 29: Hardin Valley, Goins Building Auditorium
Oct. 2: Magnolia Avenue, Lobby

Oct. 6: Hardin Valley, Goins Building Auditorium

Oct. 9: Blount County, West Chevrolet Auditorium

Oct. 13: Hardin Valley, Goins Building Auditorium
Oct. 16: Division Street, Educational Resources Center

Oct. 20: Magnolia Avenue, Lobby

Oct. 27: Hardin Valley, Goins Building Auditorium

Oct. 30: Strawberry Plains, Lobby

"The Tennessee Promise is an excellent opportunity for students throughout the state," said Leigh Anne Touzeau, assistant vice president of Enrollment Services. "We hope the students in our region will take advantage of this scholarship at Pellissippi State."

For more information, visit www.pstcc.edu/promise or call (865) 694-6400. To request accommodations for a disability, contact the executive director of Human Resources at (865) 694-6607 or humanresources@pstcc.edu.

Amy and I moved into our house in December 1978. This year, for the first time, I put out tomato plants. The funny thing is I'm not that much in love with them, but in the summer the produce does taste good. I've babied the plants and staked them and then tied them up. To date, about 6-7 green orbs are hanging on the vine, and I'm in hopes they turn red and are ready to eat before rabbits or insects devour them.

All this leads to my missing the foods that Mother used to "fix" when I was a boy. She had a green thumb with all sorts of plants, and maybe she was more successful with them because she stuck them in the dirt, tamped them in with her tennis shoe, and left the alone. Whatever the reason, she used the bounty from Mother Nature to make some of the best tasting things I've ever had.

Every summer, she loaded us boys up, and we traveled to one of several blackberry fields. For some time we picked berries and suffered sticks and scratches from briars. The juice stained our fingers, and unfortunately, chiggers burrowed under our skin. At home, Mother washed the berries and then took most of them and began the process of boiling the juice out to make jelly.

She kept a few back to make cobbler. It arrived to the table from the oven and disappeared quickly.



By Joe Rector
joerector@comcast.net

In the back yard we had several grape vines. Mother would send us out early in the morning to pick grapes. We dodged wasps that dive-bombed us and grudgingly carried out the chore. Of course, after delivering the grapes, we were more than willing to eat the grape jelly that she made.

We also had a cherry tree, peach tree, pear tree, and apple trees. Mother took the fruits from all those trees and made pies and jelly. She made the dough and layered fruit with butter, brown sugar, and spices before topping the pies with more dough. Then she placed 4-6 pies into an oversized oven, and the aroma filled the house.

Mother's garden was filled with vegetables for canning or freezing. She picked beans until her back and hands ached. We'd sit outside or in front of the television and break beans by the bushels. Then she would wash them and sterilized dozens of Mason jars before stuffing them with "half-runners" or "bush beans." If the garden didn't produce enough, she'd make a trip to the market on Dale Avenue

for a couple of bushels. Ears of corn were picked and shucked. Kernels were cut from the cobs and packaged into bags before being placed into a freezer that looked too much like a giant coffin.

Other things were prepared as well. Green peppers were cut and frozen; hot peppers were sewn on strings and hung for future use. Potatoes were grubbed, scrubbed, and stored on the ledges in the basement. Squash was also gathered and frozen.

Cucumbers were plentiful. Mother cut many for supper, but I never ate them. My father-in-law said that they were the only thing that a hog wouldn't eat, and I agreed with the assessment. However, many of them were gathered and put into jars. Then what I call "pickle water" was boiled and poured over them, and the jars were sealed. Dozens lined a shelf in the basement until they were properly aged. I had no problems eating those.

Heads of cabbage were chopped, and Mother prepared the stuff in some way before filling a five-gallon crock. The entire thing was set outside under our bedroom window and

allowed to "perk." Jim and I sneaked to the crock and lifted the lid, an unfortunate action that allowed the foul odor escape from what would at some point be kraut.

All of the food that Mother prepared was eaten during the winter months. By the time the next spring arrived, the freezer was nearly bare, and empty jars cluttered the basement. One of the certain things in life was replenishing of those foods would occur each year.

Mother passed in 1996, and for nearly 20 years, I've longed for a jar of blackberry jelly and a Dutch apple pie, and a cherry cobbler. When the time comes when I leave this world, I hope to meet up with her and ask her to fix some of those wonderful foods once again.

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The Triumph and Tragedy of Woodrow Wilson

Part One

Pages from the Past



By Ray Hill
rayhill865@gmail.com

Woodrow Wilson was the first Democrat to be reelected to a second consecutive term since Andrew Jackson. He had campaigned on the slogan, "He Kept Us Out of War" in 1916 and the President faced a serious opponent in the person of Charles Evans Hughes. Hughes is the only person in American history to leave a seat on the United States Supreme Court to accept a presidential nomination. A former governor of New York, Charles Evans Hughes was a majestic-looking man with a formidable white beard. Hughes, more than one noted, looked rather like what might imagine Jove to look like. Not an especially warm person publicly, former president Theodore Roosevelt grumbled about the "bearded iceberg".

The 1916 presidential election was quite close. Both Wilson and Hughes were able orators and both campaigned hard. Hughes swept the east coast, even carrying Wilson's adopted state of New Jersey where he had been governor before being elected president in 1912. The Electoral College came down to California and Hughes had made a mistake that would cost him the presidency. Perhaps the most popular elected official in California was Governor Hiram W. Johnson, who was running for the United States Senate in 1916. Both Hughes and Governor Johnson happened to be staying at the same hotel during the campaign, although apparently Hughes did not realize it. Johnson, naturally, expected to receive either a visit or a call from the presidential candidate of his own party, but he was disappointed. That particular oversight allowed California to slip into Woodrow Wilson's column by just over 3,000 votes.

The election remained uncertain for a few days and when a reporter telephoned Charles Evans Hughes's home, he was abruptly told that President Hughes could not be disturbed. The reporter replied, "Well, when he wakes up, tell him he's no longer the president."

Despite his narrow loss of the presidency in 1916, Charles Evans Hughes would go on to have a distinguished career and, remarkably, make a return to the Supreme Court of the United States. Hughes would become Secretary of State under Presidents Warren Harding and Calvin Coolidge. Hughes would return to the Supreme Court following the death of William Howard Taft, who had also been beaten in a presidential election by Woodrow Wilson and who had originally appointed Hughes to the high court. Taft, the only former president to serve on

the Supreme Court, and as Chief Justice, was succeeded by Hughes.

President Wilson lost his own Secretary of State as America crept closer to war. Wilson had appointed William Jennings Bryan to serve as Secretary of State. Bryan was perhaps the most personally popular Democrat in the country, having been nominated for the presidency by his party no less than three times and having lost three times. Bryan had been instrumental in helping Woodrow Wilson win the 1912 Democratic presidential nomination over the favorite, Speaker of the House Champ Clark of Missouri. In fact, Clark actually climbed to claim a majority of the delegates, but party rules required a nomination be made by two-thirds of the voting delegates. Bryan, who had won election to the Democratic National Convention pledged to vote for Champ Clark, but he accused the Speaker of being supported by the Tammany Hall organization in New York and helped create momentum for Wilson. Speaker Clark's son, Senator Bennett Champ Clark, would make it his mission in life to change the two-thirds requirement to nominate a Democrat for president and he succeeded.

Bryan, a renowned fundamentalist and Christian layman, horrified many diplomats by refusing to serve alcohol while entertaining officially. Bryan was also a pacifist and routinely cautioned the president about trespasses against the American government and her citizens by the British Empire. Secretary Bryan insisted on a policy of strict neutrality and as the United States was drawn into the conflict, he could not in good conscience continue serving in the Wilson administration. He resigned his office and was succeeded by Robert Lansing, who would, in time, run afoul of Edith Wilson.

Wilson's pledge to keep America out of the First World War soon crumbled, especially with the aggressive submarine campaign waged by the German Empire. Numerous American lives were lost at sea when ships were torpedoed by German submarines. American passengers had been duly warned about booking passage on ships carrying supplies and munitions to Germany's enemies. Some Americans were eager to engage in the European conflict, not the least of whom was former President Theodore Roosevelt. TR glorified war and accused the bookish Wilson of being a coward. When Wilson made a speech and claimed there was such a thing as being "too proud to fight", Roosevelt nearly had a stroke. Even



FROM THE AUTHOR'S PERSONAL COLLECTION.

President & Mrs. Wilson in happier days, 1916

before the 1916 election, Roosevelt had pressed for American entry in the World War. When the luxury liner the Lusitania was sunk on May 7, 1915, Roosevelt later made a memorable speech, referring to the one hundred and twenty-three Americans who had died. Roosevelt's speech mentioned President Wilson's vacation home, Shadow Lawn.

"There should be shadows at Shadow Lawn; the shadows of the men, women and children who have risen from the ooze of the ocean bottom and from graves in foreign lands; the shadows of the helpless whom Mr. Wilson did not dare protect lest he might have to face danger; the shadows of babies gasping pitifully as they sank under the waves...Those are the shadows proper for Shadow Lawn; the shadows of deeds that were never done; the shadows of lofty words that were followed by no action; the shadows of the tortured dead."

In spite of his venomous criticism of President Wilson, Theodore Roosevelt had no compunction about petitioning his rival to form a division and go to Europe to join the fighting. Badly aging prematurely, frequently quite ill, blind in one eye and seriously overweight, TR's dream of fighting in the World War was hardly realistic. President Wilson received Roosevelt cordially and tried to let his predecessor down as gently as possible.

All of the Roosevelt sons fought in the war and by all accounts, quite bravely. All were wounded; some severely. Unfortunately, one was killed. Theodore Roosevelt's glorification of war came at a high cost. Quentin Roosevelt, the youngest of the former president's children, was an aviator and shot down over German lines. He was buried with honor and dignity by the Germans. Yet, cruelty in politics and people existed even then and a photograph of TR's dead son, his head shattered by bullets, was sent to the former president.

With Quentin's death, something went out of Theodore Roosevelt. His health began to deteriorate further and some felt the "little boy" in the boisterous man that was

TR had died with his slain son. Haunted by Quentin's death, Theodore Roosevelt's ambition burned as brightly as ever and when he died in January of 1919, he was planning to run for president again and would have been the likely Republican nominee and winner of the 1920 presidential election. Death came for Theodore Roosevelt while he was sleeping and as one friend said, death had to sneak up on the former president unawares, otherwise there would have been a fight.

Woodrow Wilson managed to avoid the increasing pressure for America to participate in the World War until even he decided war was inevitable. With the British, French, Russians and Italians fighting the German and Austro-Hungarian Empires, the fighting had reached a virtual stalemate. The arrival of American troops tipped the balance to the side of the Allies and assured the defeat of the Central Powers. The German Emperor, Kaiser Wilhelm II, was forced from his throne, as was the Austrian Emperor. With the conclusion of the World War, the very face of Europe changed. The dismantling of Empires created autonomy for new nations and self rule. Dynasties which had ruled countries for centuries evaporated over night.

Tsar Nicholas II was forced to abdicate his own throne and sent into exile in Siberia. Yet a worse fate awaited the last of the Romanov emperors; he and his family were taken to a basement room of the house where they were held and executed by the Bolsheviks who had seized power in Russia. A firing squad mowed down the Tsar and his family; some, including the Tsar's daughters survived the first volley. As the acrid smoke began to clear, the Bolsheviks savagely bayoneted the Grand Duchesses to death. The chief executioner noticed the thirteen-year old son and heir of the Tsar weakly moving on the blood soaked floor. He bent over and fired two shots into the Tsarevich's head, behind the ear. The birth of a new Europe was born out of blood.

Woodrow Wilson arrived in Europe to help settle the peace and write a document

that would ensure that same peace for future generations. Wilson visited England, Italy and France and his welcome could hardly be imagined today. Wilson was greeted not by thousands or even hundreds of thousands, but millions who screamed his name rapturously. Likely no American president has ever received such an outpouring of adulation before or since. Even school children were enthralled by President Wilson. One little girl noted Wilson had no beard, leaving more room on his face for kisses. Another little boy sighed he wished President Wilson would live forever.

Wilson finally settled in Paris to take his place amongst the statesmen of Europe. Unlike most of his contemporaries who were prime ministers, Woodrow Wilson was actually a head of state. Wilson began the difficult negotiations, struggling to traverse the complicated labyrinth of European politics. Wilson soon grew exasperated with the demands of his allies, whom he felt were petty, greedy, irrational, and vengeful. Wilson, working endlessly, soon began to feel ill. Accompanied by his personal physician, Admiral Cary Grayson, and his wife, Edith, Wilson became increasingly gaunt and his coloring had become a dull gray. Wilson's digestion became impaired and he began suffering violent diarrhea. The president also contracted a serious case of what was thought to be influenza, which confined him to his bed. Considering the changes in the president's mood and behavior, there is significant reason to believe he had suffered a thrombosis of the brain.

Even through his illness, Wilson had insisted upon working, but the president finally became so sick Dr. Grayson insisted he cease working.

During Woodrow Wilson's stay in Paris, there were signs of the final illness that would virtually incapacitate him later. It began with an involuntary twitch in one eye and soon one entire side of the president's face would twitch. Wilson's demeanor also changed and he became highly irritable and oftentimes irrational. His disgust with his allies made him

short tempered and when he felt his colleagues were not negotiating in good faith, he threatened to leave the conference and return home to America. Wilson's constant threats caused the French prime minister, Georges Clemenceau, to grumble that Wilson was rather like the cook who kept her bags perpetually packed.

President Wilson's behavior finally became just downright bizarre. He had been quite suspicious of the household staff serving him and he told his associates they were all spies, reporting every word he said to the French government. Wilson then decided the furniture in his rooms was badly arranged and the president enlisted the help of Dr. Grayson in rearranging the furniture over and over again.

Wilson never carried out his threat to desert the peace conference and finally helped to hammer out the Versailles Treaty and endorse Wilson's dream of the League of Nations. Ironically, it would be the harsh terms of the Versailles Treaty that would help to bring Adolf Hitler to power in Germany and set off the spark that became World War Two, making a mockery of the League of Nations, which Wilson passionately believed would end war for all time.

President Wilson's popularity at home was sagging. He had actually issued a call for the American people to elect a Democratic Congress in 1918 and was stunned and disappointed when the elections resulted in Republican majorities. The man hailed as a savior in Europe was beginning to be viewed with suspicion in his own country.

It was Woodrow Wilson who changed the tradition first set by Thomas Jefferson of sending his State of the Union message to the Congress, which was read by a clerk. Wilson came to Capitol Hill to deliver his address in person. For all the acclaim he won in Europe, Woodrow Wilson came home to less than a tumultuous welcome.



Picture with group (left to right) back row: Bridget Graves and Michael Graves, front row: Nathan Willis, Westan Willis, Gwendolyn Graves Willis, and Logan Willis. Inset, Karen Graves.

Super Subs IV Mike Graves

Mike Graves, who played on Robert Dagley's '64-65 Gibbs basketball team, graduated from Lincoln Memorial University with a degree in Education. He has worked at Performance Food Group for the last 20 years. His wife, Karen, worked in retail at J. C. Penney as a Furniture Specialist, as a merchandiser for Playtex, and now works part-time for Hamblen County School System as a substitute teacher. It is interesting to note that Karen works most often at the school where Robert Dagley's daughter teaches kindergarten.

Mike has been involved in coaching basketball, soccer, and softball for many years and continues to coach basketball. Mike and Karen's greatest accomplishments come through their children. "We worked hard with our children academically and athletically," Karen said. "They both received free college educations based on academics and/or athletics, and the younger one got her master's degree paid for due to academic achievement. Both daughters continue to play sports year-round. The love of the game and competition was certainly passed on to them! "We coached



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

soccer and fast pitch softball for several years and took our girls to the softball camps at Gibbs during Coach Dennis Ray's time there," Karen added. "Basketball paid their way through college, although Gwen also played softball in college and Bridget also played volleyball and was an Academic All American at volleyball." I know this athletic talk about the children of his

former player must bring a smile to the former Eagle's coach!

Mike and Karen have three grandchildren. Though livelihoods have taken them away from "home," their roots still run deep and they maintain close ties to the Gibbs and Corryton Communities. Karen's grandfather, Rev. W. H. Leming, was appointed to the Corryton Methodist Episcopal Church's Corryton Circuit from 1921-24 and to the Corryton Methodist Church's Knoxville Circuit from 1947-50. His last two occasions at Clapp's Chapel United Methodist Church were officiating the baptism of his great-granddaughters: Gwendolyn Marie Graves on August 13, 1972, and Bridget Michele Graves on December 14, 1975. Rev. William Henry Leming passed away on April 13, 1977. (This is No. 34 in the Eagles' series.)

It's movie time and the winners are...

Movies on Market Square to run Fridays from September 12 through October 17

What do Boo Radley, Willy Wonka and Shrek have in common? Friday nights on Market Square. Nearly 3,500 votes were cast for this year's lineup of Knox County Public Library's Movies on Market Square with Indiana Jones in Raiders of the Lost Ark garnering the most votes of all options. From classics to animation, all the movies were blockbusters in their day. The final lineup spans 5 decades from To Kill a Mockingbird (1962) to Shrek (2001).

Knox County Public Library is hosting the 11th year of Movies on Market Square, which is presented by Lusid

Media, to highlight its vast collection of movies and music with more than 25,000 DVDs representing 13,000 titles. The Sights and Sounds Department at Lawson McGhee Library has one of the broadest physical collections of film and music of any public library in the Southeast.

And the winners are:
* 9/12 Shrek (PG - 2001)
* 9/19 Ferris Beuller's Day Off (PG 13 - 1986)
* 9/26 Raiders of the Lost Ark (PG - 1991)
* 10/3 Willy Wonka and the Chocolate Factory (G - 1971)
* 10/10 O Brother, Where Art Thou? (PG 13 - 2000)
* 10/17 To Kill a Mockingbird (1962)
All movies are rated PG-13 or less, but

parents are encouraged to check out the films to make sure they are right for their family. The series will run for six Friday nights, from September 12 through October 17.

Movies begin at dusk, and well behaved dogs are welcome. Moviegoers should bring a lawn chair or blanket to sit on.

Movies on Market Square is made possible through the generous support of Lusid Media, Downtown Knoxville, The Trust Company, Pilot Flying J, Knox Life Church, The Tomato Head, the City of Knoxville, KUB, Knoxville News Sentinel, Metro Pulse, WBIR, B97.5 and Springboard AudioVisual.

For more information, please call 215-8767 or visit <http://www.knoxlib.org/movies>.

National Museum Day is September 27, 2014

The Museum of East Tennessee History offers free admission on Saturday, September 27, 2014, in celebration of Smithsonian magazine's tenth annual Museum Day Live!

The event represents the commitment of the Smithsonian and other museums to make learning and the spread of

knowledge accessible to everyone, giving museums across all 50 states the opportunity to emulate the admission policy of the Smithsonian museums in Washington, D.C. Last year's event drew more than 400,000 participants, and this year's event expects record-high participation.

Visitors who present

the Museum Day Live! ticket will gain free entrance for two at participating museums on September 27 for this one day only. One ticket is permitted per household, per email address. The Museum Day Live! ticket can be downloaded at smithsonian.com/museumdaylive.



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PHOTO BY DAN ANDREWS

West's Nathan Cottrell runs the opening kickoff of the second half back 94 yards for a touchdown against Maryville, in a game played on Thursday, September 4th in Knoxville. Maryville won 31-16.

Emerald Youth Golf Classic Set Sept. 30 at Willow Creek Golf Club

Emerald Youth Foundation will host the Emerald Youth Golf Classic on Tuesday, Sept. 30, at Willow Creek Golf Club in Farragut. Proceeds will benefit Emerald Youth Sports, which provides urban children and teens with team sport opportunities.

Regal Entertainment Group is presenting sponsor of the tournament. The event will begin with registration and lunch at 11:30 a.m., followed by a shotgun start at 12:30 p.m. An awards ceremony, including dinner, will conclude the days' activities. More than 100 golfers are expected to attend.

Hundreds of urban children each year benefit from Emerald Youth Sports, which provides a year-round selection of athletic leagues, teams and clinics. Sports include volleyball, basketball, soccer, baseball, swimming and track.

"Sports teach young people skills which help them to participate on local school teams and stay healthier the rest of their lives," said Dwayne Sanders, Emerald Youth Sports director. Moreover, Emerald Youth Sports emphasizes fun and the mentoring of youth by caring adults. "It's all about relationships with urban kids. If you're there with kids and build relationships, you make a difference," Sanders said.

Sponsorships and player slots are still available. For more information, contact David Wells at dwells@emeraldyouth.org or call (865) 637-3227 extension 104.

Emerald Youth Golf Classic media sponsors include the Knoxville Focus, Lamar Advertising, Cumulus Media and WATE.

Maryville Knocks Off West 31-16

By Alex Norman

One of these years the Maryville Rebels will struggle in District play.

Just don't count on this being that year.

On Thursday, September 4th, Maryville beat West 31-16 in Knoxville. It was their 93rd straight victory in District play. Maryville hasn't lost a District game since the 2000 season.

The game started in typical fashion for Maryville (3-0, 1-0 District 4-AAA), with a six play, 70 yard drive that ended with a 10 yard touchdown run from Jaylen Burgess. The key play to the drive was a 49 yard pass from Tyler Vaught to Brian Tillery, which got the football to the West 10.

Lightning in the area delayed than game for about 45 minutes, and when play resumed both

defenses dominated the action, with few first downs available to either team over the next few drives.

Early in the second quarter Maryville's Kyle Withrow recovered a Christian Romines fumble, giving Maryville the football at the West 35.

Burgess converted on 4th and 1, to the West 24, and on third down from the 3, Vaught ran the play action to perfection, throwing to a wide open Tillery for the score, giving Maryville a 14-0 advantage with 6:01 remaining in the second quarter.

Even with that early adversity, West was not discouraged. On the next drive, quarterback Seth Marshall came up huge. Breaking five tackles and running 62 yards down the sideline for the score with

4:59 to go in the half.

The West defense forced Maryville in a three and out on the next possession. West got a 26 yard field goal from Joe Hanna on the final play of the second quarter, and West had the momentum heading to the locker room, only trailing 14-10.

On the opening kickoff of the second half, more great news for West. Nathan Cottrell caught the ball at his own 6 yard line, broke a couple of tackles, and ran 94 yards up the middle for the touchdown. The ensuing extra point was blocked, but suddenly West had a 16-14 lead.

Maryville however, did not panic. A six play, 68 yard drive, which only took 1:20 off the clock, was capped by a 1 yard touchdown run from Burgess,

who would also finish the night with 152 rushing yards. Just like that, Maryville was back in front 21-16.

The Maryville defense prevented West (1-1, 0-1 in District 4-AAA) from getting a first down on their next possession.

When Maryville got the football back, they once again wasted little time putting points on the board. Vaught ran 77 yards to the West 11, and Dylan Shinsky ran it in from 5 yards out. With 8:10 to go in the third quarter, Maryville was on top 27-16.

Not content with that lead, Maryville coach George Quarles called for a surprise onside kick. Luke Orren kicked it forward, and fell on the football just past the necessary ten yards. A 34 yard

field goal from Orren made it 31-16 with 5:49 to go in the third.

In the fourth quarter West had their best chance to get back in the game, but that opportunity was dashed when Cottrell fumbled at the Maryville 15. The football was recovered by Josh Yoakum. Maryville held the football for the final 5:23, and left Knox County with the 31-16 victory.

Maryville entered this game ranked #1 in the state in Class 6A. West entered the game ranked #1 in the state in Class 5A. It wouldn't be a surprise if both teams make serious runs at state championships again this year. Maryville is the defending 6A champion while West finished as the 5A runners-up a year ago.

Big fourth quarter lifts Farragut to victory

By Ken Lay

Farragut High school's football team scored 21 unanswered fourth-quarter points en route to its first victory of the 2014 season.

The Admirals got into the win column with a 49-17 victory over Lenoir City Friday night at Bill Clabo Field.

Farragut, which was shut

out 13-0 at Oak Ridge in its last outing, made sure that it didn't have a repeat performance against the Panthers in the District 4-AAA opener for both schools. The Admirals (1-2 overall, 1-0 in the district) took an early 7-0 lead when junior quarterback Jacob Naumoff (who missed the Oak Ridge game with a foot injury)

connected with Derek Williams on a 19-yard scoring strike with 11 minutes, 47 seconds remaining in the first quarter. The game's first touchdown was set up when Farragut's Ben Dunn recovered a Lenoir City fumble on the first play from scrimmage.

The Panthers (0-2, 0-1) would answer with a long

drive. Lenoir City tied the game a short time later on a 3-yard touchdown plunge by Matt Scott.

LCHS then took a 10-7 lead late in the frame when Sergio Cornejo kicked a 30-yard field goal. The go-ahead score came after the Admirals fumbled.

Farragut coach Eddie Courtney was pleased

with the win but said that it didn't score many style points.

"In the first half, we let them control things but in the third quarter our kids came out with a whole different attitude," Courtney said. "We made too many mistakes."

The Admirals pitched a shutout in the second

quarter. Farragut had a pair of touchdowns in the frame. Senior running back Jeremiah Partin scored a pair of touchdowns in a span of less than four minutes. The first came on a 2-yard run with 8:48 left that put the home team ahead for good. Partin's second TD was a 9-yard scamper with 4:54

Continue on page 2

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First two battles between Sooners and Volunteers were classics

Although it's been nearly a half of a century since the two have collided, Oklahoma and Tennessee do share a brief but exciting history in football. The Sooners and Volunteers will pick up where they left off this Saturday night in Norman.



By Steve Williams

The Vols outscored their opponents 293-16 that season. Bob Suftridge, a quick All-American guard out of Knoxville Central High School, anchored

With only a couple of minutes remaining in the game, Oklahoma gambled and tried to run out the clock, giving the ball to All-American Steve Owens on 4th-and-1 at its 43-yard line, but blitzing Vol linebackers Steve Kiner and Jack "Hacksaw" Reynolds stopped Owens short of the first down.

Karl Kremser, who I believe was Tennessee's first-ever soccer-style placekicker, lined up a potential game-winning 43-yard field goal with seven seconds to go, but his kick spun wide right and Oklahoma escaped with a 26-24 win.

"That was one of those games where I felt like I'm not sure the best team won," Dickey would say years later as UT's athletic director in the feature on the Vols' first 100 years of football. "We had a chance to win it. We were about five yards short of where we needed to be to kick that field goal."

Despite the bowl loss, the Vols, who also were led by quarterback Dewey Warren, center Bob Johnson, wingback Richmond Flowers and defensive back Albert Dorsey, were SEC champions and also were crowned

national champions by Litkenhous.

Oklahoma will be a heavy favorite when the nationally ranked Sooners and young Vols renew the rivalry this weekend. It's wishful thinking, but maybe "the best team" won't win this time, either.

TOUGH LOSS: Football can be very rewarding. It also can be cruel. Jacob Gilliam knows that as well as anyone.

After working his way up from walk-on to starting left tackle in Tennessee's offensive line, Gilliam, a fifth-year senior out of Farragut High, got to enjoy the view from the top only briefly as he was sidelined with a knee injury in the Vols' opener against Utah State.

The day after UT's 38-7 victory, Coach Butch Jones announced Gilliam would be lost for the remainder of the season. That was crushing news.

Let's hope Jacob can take solace in the old saying that the journey is just as important as the destination. His journey can and should still be an inspiration to others, including Team 118.

their great defense. Halfback George Cafego and end Bowden Wyatt, who would later succeed Neyland as head coach in 1955, also were All-Americans on the '38 team.

Thirty years later, on Jan. 1, 1968, Tennessee and Oklahoma squared off again in the Orange Bowl in Miami. NBC televised the New Year's night battle and I still remember watching it as a teenager.

The Vols, then coached by Doug Dickey, entered the game 9-1 and ranked No. 2 in the nation by The Associated Press, while the Sooners were ranked No. 3. The only blemish on Tennessee's record was a season-opening 20-16 loss to UCLA in Los Angeles.

The Sooners jumped out to a 19-0 lead by halftime, but an interception return for a touchdown by Jimmy Glover sparked a rally and the Vols had a chance to win at the end.

Entering Wednesday night's District 4-AAA opener, Farragut High's volleyball team did not want a five-set marathon against rival Bearden. But Lady Admirals coach Susan Davidson knew that was a possibility.

"We didn't want to go five," Davidson said. "But we were going to do what we had to do." As it turned out, the Lady Admirals made quick work of the Lady Bulldogs in a 25-16, 25-9, 25-14 victory over the Lady Bulldogs at a very hot Lynn E. Sexton Gymnasium.

The match was competitive early but once Farragut, which downed Webb in a five-set thriller 24 hours earlier, clicked

Farragut sweeps Bearden in volleyball

By Ken Lay

into gear it dominated. The Lady Admirals (22-1) were locked into a tight battle and were leading 8-6 when they took control. Farragut went ahead 9-6 on a side-out before Madi Howell served up four consecutive points to make the score 13-6.

The Lady Bulldogs pulled to within 13-8 before Farragut went on another big run. The Lady Admirals were sparked by the service game of Shelby Grace Rawls during the surge that all but put the first set out of reach.

From there, Farragut used a balanced hitting attack and a nearly flawless service game to pound the Lady Bulldogs into submission in a match that featured the last two district

tournament champions. Sophomore Anne Abernathy had 14 blocks while Raegan Grooms and Alexis Parker finished with 11 kills each. Emma Milstead added nine kills.

"We passed the ball well tonight and Anne had 14 blocks by herself," Davidson said. "I can't say enough about Emma and Raegan and our back row played well."

While Bearden's seemingly lackluster effort helped Farragut's cause, Davidson noted that she expected the Lady Bulldogs would bounce back quickly.

"[Bearden coach] Dave [McGinnis] does a great job," Davidson said. "Bearden is a very good team and they're young, I think, and

they'll only get better. "Maybe, they didn't have their best night."

For his part, McGinnis was too distraught to comment on the match that lasted a little more than an hour.

The Lady Admirals cruised to easy wins in the final two sets and Davidson said her squad took care of business by doing the little things right.

"For us, it's about doing the little things," Davidson said. "If you do the little things, the big things will take care of themselves."

"I'm going to use a play on words. [University of Tennessee football coach] Butch Jones says brick by brick. For us, it's point by point."

Clinton sweeps Lady Bobcats in district opener

By Ken Lay

Central High School volleyball coach Heather Lovett has seen her team play four games. And she's already witnessed a troubling trend.

"We give up too easily," Lovett said after the Lady Bobcats dropped their District 3-AAA opener to Clinton in straight sets at home Tuesday night, 25-22, 25-15, 25-11. "We don't realize how good we are just yet and when we get down, we give up."

"I tell them to go out and give 110 percent and when they lose the first game, we don't know that we still have a chance to win."

Central (0-4 overall, 0-1 in the district) started fast and opened a 15-11 lead in the opening set only to see the Lady Dragons (4-10, 1-0) storm back and pull ahead 17-16. After that, Clinton never trailed again in the opening game. It was tied at 16 and 17 before the Lady Dragons, who have been ravaged by illness early this season, took the first set.

Clinton went ahead 19-18 on a side-out before it went up 20-18 on a service point by senior C.J. Duncan. Central pulled to within 23-22 before Clinton scored the final two points of the set.

Susan Zellner, the Lady Dragons' longtime head coach, said she was pleased with the way her squad responded to its early deficit.

"I was really surprised that we came back," she said. "This being our first district game, I think we played pretty well."

"We've been sick. We've had a stomach bug but tonight, we had everybody back and it was good to see all those players back."

Clinton fell behind 2-1 in the second set before it got a spark from Samantha Templin, another senior. The Lady Dragons knotted the game at 2 before Templin's service run that included an ace put the Lady Dragons up 6-2.

The Lady Bobcats then scored on a side-out to pull to within 6-3 before Megan Whaley served up two straight points to make the score 6-5.

The Lady Dragons then scored five of the next six points to open an 11-6 lead. The Lady Bobcats responded and actually took a 13-12 lead before Clinton scored 14 of the next 18 points to claim the game.

After that, the Lady Dragons dominated the third game. They opened a 5-0 lead in the third game thanks to a service run by Madison Cumbie.

"We felt defeated before we even started the third game," Lovett said.

Clinton took a 22-7 before the Lady Bobcats' Raylene Stone made things a bit more interesting with a late three-point run after a side-out made the score 22-8.

Cumbie scored 16 points (including five aces). She also had three kills, a dig and 16 assists. Bailey Martin scored 13 points and had three aces, five kills and a dig for the Lady Dragons.

Stone had five kills, two aces and 13 digs for the Lady Bobcats. Stone had five points, six blocks and 11 digs. She also scored five points and added both a kill and an assist for Central.

Big fourth quarter lifts Farragut to victory

Cont. from page 1

was negated by a holding penalty. On the next play, Thomas was whistled for a chop block that pushed Farragut further back.

The Admirals fumbled on the opening drive of the third quarter. But they rebounded to take a 28-10 lead on their next possession when Thomas scored from 19 yards out after Farragut's Evan Prislowsky intercepted a pass from Rashawn Tallent.

Farragut's defense forced the Panthers into five turnovers on the night. The Admirals scored 14 points off of Lenoir City's miscues.

The Panthers scored their final points of the game when Tallent threw a 9-yard scoring pass to Skyler McGinnis in the last minute of the third stanza.

Farragut went on to dominate the fourth quarter as it got touchdown runs from Tanner Thomas, Curtis Thomas and Amon Johnson. Curtis Thomas scored his touchdown after Tanner Mengel blocked an LCHS punt.

The Admirals overcame four turnovers of their own to win the game.

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Central to honor longtime Hall of Fame coach

By Ken Lay

Central High School will honor a Knox County coaching legend during its football team's home opener Friday night. Longtime coach Joel Helton will be honored when the Bobcats host Karns in a District 3-AAA show down at Dan Y. Boring Stadium

according to athletic director J.D. Lambert.

Helton was Central's head coach from 1984-2010.

"When you think of Central football, you think of the Helton family and Joel he's the leader of that family," Lambert said. "Every part of the program has his stamp on it."

The evening begins with a reception at the field house and Helton, who was recently inducted into the Greater Knoxville Area Sports Hall of Fame, will be honored at halftime.

During his tenure at Central, Joel coached his son Zach and his nephews Todd and Rodney. His daughter Allison was

a cheerleader at the school and the 2002 homecoming queen.

Zach was the starting quarterback for the Bobcats from 2002-2005. Todd Helton, who recently concluded a stellar baseball career with the Colorado Rockies, also played quarterback at Central before playing

football and baseball at the University of Tennessee. Rodney, Todd's older brother, played football at the University of Alabama.

Joel Helton cast a deep shadow on the Central High football team. He also coached soccer and baseball at the school. He was also key to the building of the school's

football field house.

"Central was one of the first places to have a field house and he was largely responsible for that," Lambert said. "He did a lot of work on it himself."

"He also did a lot of work on the [football] field's irrigation system."

The football field is named in his honor.

Catholic Lights up CAK 70-23

By David Klein

A blitzkrieg happened at Christian Academy of Knoxville on Friday night. Only this time, it wasn't the Warriors doing the blitzing on their home field, but the Catholic Fighting Irish. The Irish overcame a 17-7 early first quarter deficit, forced five turnovers, and held CAK scoreless in the second half, winning 70-23. Catholic would outscore CAK 63-6 from the middle of the second quarter till the end of the game and score 42 straight points.

Things did not get off to a smooth start for the Irish. Quarterback Zac Jancek threw an interception to the Warriors' Blake Shuler early in the first quarter. CAK converted the turnover into a touchdown when quarterback Cole Smith found Austin Pope, who made a one-handed catch in the right corner of the end zone for a 10-0 lead.

"Coach called a fade. I acted like I was running a slant, I just went up and got it," Pope said.

Catholic responded to the CAK touchdown. Despite fumbling a snap and losing 20 yards, the Irish converted a 4th-and-3. Three plays later, Logan Lacey scored the first Irish touchdown of the night, a 12-yard catch from Jancek, and the Irish cut the Warrior lead to 10-7.

The Warriors took back the momentum three plays later when running back Michael Thompson took a screen pass 74 yards for a touchdown, increasing CAK's lead to 17-7 at the end of the first quarter.

Catholic responded and again scored quickly, with Jancek running 39 yards for a



By Dan Andrews.

Catholic quarterback Zac Jancek avoids CAK defender Wyatt Eaton and plunges into the end zone. Jancek rushed for 95 yards and accounted for five touchdowns in the Irish's 70-23 win over the Warriors in the District 4-AA opener for both teams.

touchdown and cutting CAK's lead to three with 11:29 left in the second quarter. The Fighting Irish were about to go on their offensive tear.

The Irish took the lead for good with 9:25 left in the second quarter on Chase Kuerschen's 48-yard touchdown catch. Kuerschen took a short pass the distance to give the Irish a 21-17 lead.

Catholic's feasting on CAK

turnovers began on CAK's ensuing possession. Thompson fumbled the ball, and the Irish recovered it. One play later, sophomore Amari Rodgers blazed past defenders for a 72-yard touchdown run, his first of three touchdowns on the night.

"They made that big hole. It was wide open," Rodgers said of his touchdown. "We just told each other not to

quit," Rodgers said after Catholic was down 10 points.

"Amari is an outstanding player," Catholic Head Coach Steve Matthews said. "People forget he's 14 years old."

CAK briefly halted the Irish juggernaut with a 5-yard touchdown pass by Smith to Pope, but they missed the extra point and trailed 28-23.

Catholic shook off a block in the back that forced them

into a 2nd and 18. Rodgers dazzled again, burning defenders for a 38-yard touchdown run and a 35-23 Irish lead.

The Warriors tried to get a score before halftime, but Augustus Fortune intercepted a Smith pass. Jancek would run for a 6-yard touchdown with 23 seconds left to make the score 42-23 Catholic. It was his second rushing touchdown to go with his two passing touchdowns in the first half.

"I had never rushed for that many touchdowns in my whole life," Jancek said.

The second half was all Catholic. Rodgers picked off Smith on CAK's first possession of the second half and returned the interception for a touchdown, his third of the game. CAK fumbled the ensuing kickoff, recording its fourth turnover. Jancek scampered for an 18-yard touchdown run, his third of the game, and Catholic had scored 14 straight points in a matter of minutes to break the game open and lead 56-23.

From there, CAK would have two straight three-and-outs on offense while Catholic's Logan Lacey ran for a touchdown, and Matt Carson also ran for a touchdown after the Warriors' fifth turnover. Carson's touchdown with 2:44 left in the game made the final score 70-23 Catholic.

"This is what we're capable of," Matthews said. "It's just putting drives together and not shooting ourselves in the foot."

Catholic improved to 3-0, 1-0 in District 4AA. CAK fell to 2-1, 0-1 in District 4AA. CAK plays at Webb Friday night while Catholic has a bye week.

Fulton sputters past rival Roadrunners, 56-6

By Steve Williams

Fulton High School's end zone-loving offense got outscored Friday night, but not by Austin-East.

Fulton's defense and special teams did it in a 56-6 win over the rival Roadrunners at Bob Black Field.

The below-par night for Fulton's offense dropped the team's scoring average for the season to 74.3 points per game.

Rob Black, Fulton head coach, wasn't surprised by the off night. The long-time rivalry between the two schools can cause distractions and keep the engine from humming.

"Emotions were running high," said Black. "I expected a drop off."

"But I'm proud of our guys and happy with the win. I'm ready to get back to work in practice. We're going to battle a good, strong Farragut team this week."

Fulton, which scored an astonishing 167 points in its first two games, is now 3-0 and gets its first road assignment this week. Farragut is expected

to be one of the toughest tests for the Falcons in the regular season.

Austin-East (0-3) will be looking for its first win against visiting Sweetwater.

The Roadrunners stopped Fulton in the red zone twice in the early going, forcing the Falcons to settle for a pair of field goals by senior

kicker Damon Lawson.

A-E also scored its first touchdown of the year, a 3-yard run by Diamond Cowan in the second quarter. The score was set up by Darius Harper's 71-yard slant pass to Victor Blair when Fulton had eight in the box.

A 62-yard bomb - Adam Diggs to Domonique Williams - quickly restored

order, putting the Falcons up 28-6. Zach Winston's 3-yard TD run made it 35-6 at intermission.

"Austin-East came in here and got after us pretty good," said Black.

De'Ontay Tate's 31-yard fumble return in the third quarter extended Fulton's lead to 42-6 and triggered the running clock.

Gage Seymour put the

third defensive touchdown on the scoreboard in the final quarter with his 37-yard interception return. Kentel Williams' 35-yard punt return capped the scoring.

Fulton's first defensive score came on Jadarius Satterfield's 15-yard six pick in the second quarter. Satterfield had two interceptions in the game.

Diggs' 46-yard TD pass to Kentel Williams started the scoring for Fulton.

The Falcons' defense held A-E to 121 total yards, with a good chunk of it (71 yards) coming on the slant pass. The Fulton defenders also had 14 tackles for 69 yards in lost yardage. Junior linebacker Hayden Willard led Fulton with eight stops.



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Beating West 'wasn't easy' says Maryville coach

**A LOOK
AHEAD,
A GLANCE
BACK**

of the ball and returned one for a touchdown in the Cherokees' 41-14 win over Jefferson County last week.

SOLID DEFENSE: Barry Swafford's TSD Vikings were scheduled to play at Illinois Saturday, with hopes of posting their third straight win of the season.

"We started off pretty good in our first two games," said Coach Swafford. "We still need to teach our 'complicated' offense to those two inexperienced freshmen

players, but our defense looks so 'solid' with seasoned players. I believe we will improve immensely with more games being played later in this season."

COMING UP: South-Doyle goes to Hardin Valley Academy in a matchup of 2-0 teams this Friday night. Other top attractions involving local teams this week include Fulton at Farragut, CAK at Webb and Clinton at Gibbs.

By Steve Williams

George Quarles said Maryville High had to earn its latest football win. "It wasn't easy for sure," said the highly successful Maryville coach after his team roared from behind in the second half for a 31-16 win over Knoxville West in a televised showdown at Bill Wilson Field Thursday night.

"Sometimes you're not going to win by three or four touchdowns." The defending Class 6A state champions had "comfortable" leads at the end of their first two games of the season against Webb School and Alcoa.

"It wasn't that way tonight," said Quarles. "West is a hold-your-breath kind of team. They've got No. 5 (Nathan Cottrell) and No. 7 (Seth Marshall) who can take it the distance anytime. Those guys are scary." West, Class 5A state runner-up last season, took a 16-14 lead when Cottrell returned the second half kickoff for a touchdown. Maryville responded by scoring 17 unanswered points.

"I thought our kids handled adversity extremely well and I did think we earned this one tonight," said Quarles. The victory was Maryville's 81st in a row over Knox County teams, dating back to the 2000 season.

"That was the big hype going into the game this week," said Cottrell, the speedy West running back who has committed to Georgia Tech. "Maryville's a great team. You've got to give it to them. They do what they do."

"We tried to compete with them. We stayed with them for a little bit. Then we feel off a little bit and made too many mistakes."

Scott Cummings, West coach, added: "You can't make mistakes when you play those guys, not even one or two, and we made too many."

A fumble at the West 34-yard line in the second quarter gave Maryville a "short field" and led to its second touchdown, pointed out the West coach.

"It's a typical Maryville football team and their defensive box this year is the best they've had," added Cummings. "They're unreal."

West, now 1-1, will try to bounce back this week at Asheville, N.C.

BUSY BRODY: Not only did Brody Rollins direct South-Doyle's offense from his quarterback position, but he also had three interceptions on the defensive side

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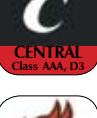









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	WEEK 0	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8	WEEK 9	WEEK 10
	Aug. 21-23	Aug. 28-29	Sept. 4-6	Sept. 11-12	Sept. 18-19	Sept. 25-26	Oct. 2-4	Oct. 8-10	Oct. 16-17	Oct. 23-24	Oct. 30-31
	OPEN	vs. Hardin Valley Academy 8/25	OPEN	vs. Silverdale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



The Doctor is in

a weekly column by
Dr. Jim Ferguson

The Search

I am not musically gifted, though I fancy that I sing “well” in the shower. I hum along or sing by ear, not by training. It’s fortunate that I sit next to my wife in church because she reads music and this allows me to follow her lead. I know I don’t do service to the beautiful Methodist hymns that I love, but they nonetheless move my spirit. To musical people the notes in the hymnal give detailed instructions regarding how the hymn should be sung. However, these cryptic musical notes are Greek to me.

I’ve come to understand that reading and playing music involves a significant component of mathematics which is especially true of composing. Music majors must be well versed in the mathematics of

meter and must learn a new language of musical notes. However, experiencing and enjoying music – as well as singing in the shower – is less of science and more of soul.

Becky has tried to explain quarter notes and measures to me many times, and though I get an inkling of the perspective, it quickly fades, I guess it just doesn’t register deeply enough to stick. Becky has the same problem with historical perspectives that I have with musical notes and chords. I do know when something sounds good, perhaps because it resonates at that deeper and more primal level in my soul. The legendary Count Basie recognized this. He observed, “If it sounds good, it is.” And I say don’t let anyone tell you differently!

My grandson Oakley

is now talking a mile a minute, and is transitioning from a toddler to a little boy. His arms now swing when he walks and his body turns ever so slightly with each step mimicking the fluid gait of an adult. The stiffness of a toddler’s stride is giving way to that of a little boy. He is also learning to sing and he likes the Alphabet song. The musicality is not there yet, but as I listen I sense that it’s coming. Oakley actually taught me something last week. He was singing the Twinkle Twinkle Little Star song and, it dawned on me that it’s the same melody as the Alphabet song. How did I miss that in my education?

I believe Becky knows at least a thousand nursery songs. As she sings them to Oakley, I remember the tunes and rhymes she used to sing to our girls when they were children. The process of Oakley learning to sing fascinates me. We don’t come into this world singing. Apparently, it is learned and the nurture side of life’s equation must be operative. However, there must also be a genetic or nature component to singing because there are prodigies like Mozart and others like me who are less musically gifted.

Language has a rhythm just like music. If you doubt me, consider the rhythmic (musical) cadence of Italian. Our Burundi friends speak Kirundi and the cadence of their native tongue is readily apparent when they speak to us in English. I guess our Southern sounds odd to them as well. And I love to hear an Irishman, like the golf announcer David Feherty, speak. In his lyrical language each sentence ends on a high note rather than a downward inflection as we Englishmen do.

I love to watch base players in a band. They seem to be in a world of their own as they play the base line above which the melody floats. Drums are much the same and impart a visceral feeling in us. Perhaps we were wired to the rhythmic beating of drums. Our developing nervous system and ears must have registered and imprinted our mother’s heart beat as the baseline upon which the melody of our life would be played.

Fanny Crosby was the author of 8000 songs and hymns. This remarkable 19th century woman has touched uncountable lives with her musical gift. What is even

more remarkable is that Ms. Crosby wrote all her poems and hymns despite being blind from infancy. Two of my favorite Crosby hymns are To God Be the Glory and Blessed Assurance. If you’re not familiar with these great hymns you should Google them and listen to words astride the beautiful melodies. Or I guess you could ride with me in my truck while I sing them for you. Be assured, this venue would be safer than my shower!

Hymns and music are important in the Methodist Church. Many of these melodious songs originated in camp meetings of spiritual revival so important in England and in 18th century America. John Wesley was an Anglican minister and Oxford scholar. He is credited as being the father of Methodism, the protestant denomination where Hillary Clinton, George W. Bush and Jim Ferguson worship. Wesley’s theology embraced both heart and mind; balancing these perspectives resonates with me. The doctrines of love and praise are preached throughout the Methodist hymnal in words and chords. The songs are reverential and worthy as worshipful aids.

The great 5th century church father St.

Augustine once wrote that “Our souls remain restless until they rest in thee, Oh Lord.” His point is that each of us has a basic need for The Spirit that can’t be replaced by the State or the idols of money, power, and prestige. There are lots of ways to experience God. I find that music aids me to “get in the zone to go to the throne!” This is my only rap!

Others may experience God through service, through contemplation, or reading the Bible or praying. My recommendation for physical and mental health is that you seek Him/Her/Spirit – God is after all not limited by the human notions of gender.

Some years ago as I stood with my brother on the deck of a ship watching Alaskan glaciers calve, a poem by Emily Dickinson came to mind. It is called “Some Keep the Sabbath;” you should read it. Though I stumbled through the words, we agreed that nature is a good place to begin seeking the Creator. And the most important journey of your life begins with a single step.

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

LIFE 101

From changing tires to circuit training, Life 101 covers important lessons for teens

Some very important lessons in life aren’t covered in school. Knox County Public Library is pleased to offer programs for teens this fall. Life 101 is a short series focusing on sharing knowledge on important issues for teens and their families. The free workshops will be held on Saturdays at 2:00 at Lawson McGhee Library, 500 W. Church Ave.

Don Lindsey from AAA will be on hand to discuss basic car maintenance and safety tips; Shannon Reynolds from the University of Tennessee Medical Center’s “Healthy Living

Kitchen” program will be talking about the importance of establishing healthy eating habits and showing teens how to make a quick and healthy snack; and Andrew Freeman, from the Lindsay Young YMCA, will be teaching easy circuit training exercises.

For additional information, please call 215-8700.

Fall 2014 Schedule:

All classes are held at Lawson McGhee Library at 2:00.
 September 13 - Car Maintenance for Teens
 September 20 - Circuit Training for Teens
 September 27 - Nutrition Basics for Teens
 October 4 - Circuit Training for Teens

‘Taste of Turkey Creek’ to benefit The Pat Summitt Foundation

Just a few more days are left to purchase your advance price tickets for “The Taste of Turkey Creek,” to be held from 6:30 to 9:30 p.m. on Friday, September 12, 2014, hosted by the Pinnacle at Turkey Creek with the Cole Neuroscience Center at The University of Tennessee Medical Center as the presenting sponsor. This event gives the community an opportunity to experience in one evening the diverse wining and dining selections available at Turkey Creek while benefiting The Pat Summitt Foundation’s fight against Alzheimer’s disease.

Adult Tickets are \$15 and children’s are \$5 in advance and can be purchased online by going to www.PinnacleAtTurkeyCreek.com or by calling (865)675-0120. Tickets will also be available at the event entrance for \$20 per adult and \$10 per child.

The event will take place in the parking lot at The Pinnacle near CRU Bistro and Wine Bar, and will showcase the cuisine from nearly two dozen exceptional restaurants located in Turkey Creek. Attendees can enjoy food and drink samples and bid on dozens of items in the silent auction while

enjoying live entertainment by The Chillbillies.

Patrick Wade, director of The Pat Summitt Foundation, a fund of East Tennessee Foundation, expressed appreciation for the benefit to the Pinnacle at Turkey Creek and the Cole Neuroscience Center at UT Medical Center as well as all the sponsors and participating restaurants. “On behalf of our co-founders, Pat & Tyler Summitt, and the foundation’s leadership, we are excited about continuing this great Knoxville event that benefits our work. The inaugural event in 2013 raised \$10,000 to help fund grants that

build public awareness of the impact of Alzheimer’s disease, and support research grants and services for patients and caregivers,” said Wade.

Participating restaurants include Abuelos, Bonefish Grill, Buffalo Wild Wings, Buttermilk Sky Pie, Connor’s Steak & Seafood, Cork’s Wine & Spirits, CRU Bistro & Wine Bar, Earth Fare, Einstein Bros. Bagels, Fleming’s, Gigi’s Cupcakes, Irish Times, Longhorn Steakhouse, Menchie’s, Olive Garden, Pei Wei, Schokolad Chocolate Factory, Seasons, Sweet Frog, Zoe’s Kitchen and more.

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Faith

Hope for the church

The words given to two of the seven churches in Revelation are only words of encouragement and blessing. The churches are in the cities of Smyrna and Philadelphia. Smyrna boasted a large amphitheater that could hold twenty thousand

people. The theater was dedicated to the Roman Emperor. John, the writer of Revelation, knew personally one of the elders and teachers at



By Mark Brackney,
Minister of the
Arlington Church
of Christ

that church, Polycarp, whom he mentored.

The churches of Smyrna and Philadelphia are going through terrible persecution and Jesus wants to remind them not to give up, but to hold firm to their faith. These two

churches are very different from Ephesus and Laodicea who were known as churches of compromise, which just went along with whatever

was popular. But now Jesus' tone is much softer because He is writing to churches that are faithfully following Him.

A phrase that you will find with all seven churches mentioned is "I know." We sometimes wonder if God really knows what is going on in our lives. He does. When we are hurting and need comfort, like the churches of Smyrna and Philadelphia, we are glad Jesus knows what is going on with us. But if we are like the churches at Ephesus and Laodicea, we would rather Jesus not know what is going on. "I know" can be good

words or bad words.

Jesus says, "I know your afflictions and your poverty" (Rev. 2:9). The word "afflictions" comes from the Greek word "to crush." It means to squeeze with great pressure. This was the word used to describe what happened at the winepress to the fruit. Jesus says that this is what this church was feeling - pressed and crushed on every side.

In America, our trials pale compared to our brothers and sisters in Christ in other parts of the world. On this day, there are Christians

who are meeting secretly because it is illegal to worship. There are thousands in North Korea who are in concentration camps where they will die. Christians in the Middle East and Africa are being murdered and their property burned or confiscated on a daily basis. These Christians might be wondering, "Does God know what is going on?" Jesus says, "I know." At Philadelphia, Jesus says, "I know that you have little strength, yet you have kept my word and have not denied my name" (Rev. 3:8). Jesus knows and He cares

what we are going through.

Jesus said, "Be faithful, even to the point of death, and I will give you a crown of life" (Rev. 2:10). Polycarp, the great church leader at Smyrna, would hold on to these words. Later in life he will be burned to death in that great amphitheater because of his hope. When told to say "Caesar is Lord or die," Polycarp said, "He has been my God for eighty-six years and He has never betrayed me. How can I now betray my Lord and Savior?" Let us, like Polycarp, hold on to our hope.

Church Happenings

First Lutheran Church

First Lutheran Church seniors, the 55 Alive group, will gather on September 11th in the church meeting room. At noon, a hot luncheon will be served, and at 1:00 p. m. the speaker, Edie Wadsworth, will begin. Ms. Wadsworth is an inspirational writer. The luncheon costs \$8.00 per person and reservations are necessary. Please call the church office at 524-0366. The church is located at 1207 N. Broadway, Knoxville. The public is invited.

Glenwood Baptist Church of Powell

Glenwood Baptist Church of Powell, 7212 Central Avenue Pike, is accepting appointments for the John 5 Food Pantry. Call 938-2611 or leave a message. Friends and former

members of Glenwood Baptist Church of Powell are invited to a Homecoming service celebrating 124 years on September 21, 2014. Reverend Dennis Blaizer will be preaching. A pot-luck lunch will be shared. There will be no evening service.

Reformata Baptist Church

Reformata Baptist Church will be distributing FREE pantry items for a spaghetti dinner. Noodles, sauce, parmesan cheese, garlic bread and brownie mix. Open 10- noon or until supplies are depleted. Reformata Baptist Church is located at 10820 Chapman Highway in Seymour.

Seymour United Methodist Church

The Soul Sisters women's fellowship group will meet in the Fellowship Hall

on Tuesday, September 9, at 6:30 p.m. for a covered dish dinner and program on Lost Sheep. Please bring candles for this ministry.

On Wednesday, 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 a "Disciples II" class and a women's Bible study class is led by Pastor's wife, Amy Gattis.

Thomas Hill is organizing a "Men of Faith" fellowship group at I-Hop at 7:30 a.m. every second Friday.

Nokomis Yeldell Jr. named new interim Pastor at Crossroads Christian Church

Reverend Nokomis Yeldell Jr. has been named as the new Interim Pastor of Crossroads Christian Church. Reverend Nokomis Yeldell Jr. known to most as "Butch", was born in Mt. Pleasant, TX and is a graduate of Harding Academy in Memphis, TN. He graduated from Southwestern Christian College in Terrell, TX and served in the U.S. Air Force. Rev. Yeldell moved to Knoxville, TN where he attended the University of Tennessee. He

also attended KIBI (Knoxville Interdenominational institute) and Pellissippi College.

Nokomis was Associate Minister at Foster Chapel Baptist Church and was called into the ministry in February 2010. He has served as President of the Sanctuary Choir, President of the Layman's Ministry, Chairman of the Trustee Ministry and is presently the Minister of Missions. He is an author and has written and directed

several church plays.

He is happily married to the lovely Rev. Jovita A. Yeldell and states that his greatest achievement is that he is a bondservant and sold out for the Lord.

Crossroads Christian Church is located at 209 Canton Hollow Road Knoxville, TN 37934. Services are held on Sunday mornings at 11 a.m. and Bible Study on Wednesday nights from 7 p.m. to 8 p.m. Everyone is welcome.

Immanuel Baptist Church

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

If you want a church where God's Word is preached and you sing the songs that you know, join us on Sundays at 10:45 AM.

Sunday School 9:30 AM Pastor: George Hollander

Sunday Night Bible Study 6:00 PM

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.

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Wednesday Bible Study - 6:30 p.m.

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Sunday Evening, September 14 at 6 p.m.

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

Info: Rev. Eddie Sawyer, Pastor 865-546-0001
www.NewBeverly.org, email reveddie@newbeverly.org

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

No charge for this fun-filled evening, but a Love Offering will be taken. See you there!



Women's EXPO

"Favour is deceitful, and beauty is vain: but a WOMAN that feareth the LORD, she shall be praised."

SATURDAY, SEPTEMBER 13, 2014

Join us for the First Annual Proverbs 31 Women's Expo
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<http://www.eventbrite.com/e/proverbs-31-womens-expo-tickets-12568218881?aff=efbbt>

Leaves of Grass



Rosie's World

I hear the men outside mowing my lawn. They come here three times a month, one with the mower, and one with a weed-whacker. As I watched the blades of grass tumble to the ground as on a swift journey, I recalled a book I have called, "Selections from Leaves of Grass" by Walt Whitman. Immediately the wheels started churning in my mind.

Walt was born on May 31, 1819 in West Hills, N.Y. into a family of modest means, the second of eight children. His father yanked him out of school at the age eleven to go to work. He found employment in the printing business. In 1855 he finally

found the voice and style he was searching for and self-published a slim book of twelve poems. He grew up in a period of vast and rapid expansion in the United States. It was the era of the California gold rush, the Mexican war, the struggles for abolition and women's suffrage, the growth of factories and labor unions. All these subjects were reflected in his poetry.

As soon as I read his poem, "O Captain! My Captain!" an image came to mind. I could see Ethan Hawke standing on his desk protesting the unfair termination of his teacher in one of my favorite movies, "Dead Poet's Society". The movie where Robin Williams played a wayward teacher to the dismay of the stuffy old mentors who believed in doing everything "by the

book". Eventually the whole class stood on their desks to salute the teacher who taught them to think for themselves, to stand up for what they believed.

"Oh, Captain! My Captain! Our fearful trip is done,

The ship has weathered every rack, the prize we sought is won.

The port is near, the bells I hear, the people all exulting,

While follow eyes the steady keel, the vessel grim and daring;

But O heart! heart! heart!

O the bleeding drops of red,

Where on the deck my captain lies

Fallen cold and dead."

This is the first verse of that melancholy poem. I also want to add the movie was one of Robin Williams' greatest portrayals of awesome acting. It will forever be a classic.

Walt suffered a stroke

which left him partially paralyzed in 1873 but he continued to work on his Leaves of Grass until his death in 1892 and his

work will be remembered forever.

Thought for the day: I have learned that to be with those I like is enough.

Walt Whitman

Send comments to rosemerrie@att.net or call (865)748-4717. Thank you.

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Tennessee Ernie Ford's Bristol Home

Aside from Dolly Parton, there may be no better known Tennessean than a Bristol native. Even people who are not country music fans know of "Tennessee Ernie Ford."

If you're up that way you should take a side trip into Bristol and visit one of our unique two-state cities. Both Virginia

A Day Away



By Mike Steely

with several ideas about restoring the home and related displays.

The highly popular Bristol native wrestled with alcoholism for many, many years. Shortly after leaving a White House state dinner in 1991, he suffered severe liver failure and died. Ford is buried in Palo Alto, California.

Bristol promotes its self as the "Birthplace of Country Music" for the number of early recordings made there by country legends like the Carter Family and Jimmy Rogers. Attractions include The Country Music Hall of Fame, Bristol Caverns, the Bristol Motor Speedway, and a revitalized downtown.

Of course, you should also visit the Ernie Ford House there. The Bristol Historical Association restored the home completely. You can visit the home by contacting the association at (423)844-0627. The Bristol Chamber of Commerce can be reached at (423)989-4850.



The childhood home of "Tennessee" Ernie Ford in Bristol, Tn., now the home of the Bristol Historical Association. (Photo courtesy of BHA).

The character became popular there and he moved to do a similar show in Pasadena and began doing country music tours. Under the employ of Capitol Records, he also appeared on local television shows and created the Tennessee Ernie Show for national radio syndication.

Ford had tremendous success in the 50s with over 50 country music hits. He soon hosted national shows and appeared in several episodes of the "I Love Lucy" show. In 1955 he recorded "Davy Crockett, King of the Wild Frontier" and also released "Sixteen Tons" that year which became a hit on both country and pop stations.

Ford was also a lover of Gospel and released several albums in the genre. From 1962 until 1965, he hosted a daytime national television show called "The Tennessee Ernie Ford Show." He received the Presidential Medal of Freedom in 1984 and was inducted into the Country Music Hall of Fame in 1990.

That same year, 1990, the Bristol Historical Association was in need of a meeting place and storage space. They heard that the house was available and bought it from an absentee owner, unaware that Ford had been born there.

When they discovered the Ford connection, they contacted Ford and found him elated to hear of their intentions. He returned to Bristol for the grand opening of the Paramount Center for the Arts, and visited the house. He later called the association

Next weekend would be a great time to go to Bristol as the annual Rhythm & Foorts Reunion will be happening on State Street in the historic downtown area. This Americana music festival is held September 19-20 this year. Visit bristolrhythm.com to view the lineup and additional information.

While in Bristol, stomp your feet on the sidewalk anywhere so you can say you did the "Bristol Stomp." The popular 1950s song and dance wasn't actually created there, although many of us from Tennessee thought it was; "Bristol Stomp" was originally recorded by a group from Bristol, Pennsylvania. Still, if you're old enough, you'll remember it and have probably danced to it.

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<p>Texas Toast</p> <p>14 Oz.</p> <p>\$1.00</p> <p>COMPARE AT \$2.47</p>	<p>Assorted Cat Food</p> <p>3 Oz. Can</p> <p>4/\$1</p> <p>COMPARE AT 74¢</p>	<p>Laundry Detergent</p> <p>100 Oz.</p> <p>\$2.99</p> <p>COMPARE AT \$4.65</p>

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ANNOUNCEMENTS

Carter High Reunion

Carter High Class of "57" will be having their annual get together on Saturday, September 27 at Aubrey's on Strawplains Pike at 5:00 p.m. Please let Sue Boyer (933-3077) or Peggy Wilson (933-2608) know if you plan on attending.

DAR meeting

The Samuel Frazier Chapter, Daughters of the American Revolution will be meeting on Saturday, September 20, 2014 at 11:00 a.m. at the Seasons, 11605 Parkside Drive, Knoxville. The program will be the United Way of Greater Knoxville. Guest Speaker will be Marie Alcorn,

VP of Community Engagement. For more information or questions on how to become a member of the DAR, please contact Martha Kroll at (865) 603-4655.

Fountain City BPA September Meeting

The Fountain City Business and Professional Association meeting is Wednesday, September 10 at Central Baptist Church. Meetings are held the second Wednesday of every month.

This month's speaker will be Mike Kitchens with Smoky Mountain Service Dogs. He will be talking on "Presenting Smoky

Mountain Service Dogs."

Garden Event

The Knox County Council of Garden Clubs invites you to a Petite Standard Flower Show, "Are There Fairies in Our Garden? Can You Find Them?" It will be held at the historic Ivan Racheff House and Gardens at 1943 Tennessee Avenue. The Flower Show is open to the public on Friday, September 19, 1:00 to 4:00 p.m. and Saturday, September 20, from 10:00 a.m. until 2:00 p.m. The show will take place inside the home and outside in the gardens. Admission is free. YOU may see a fairy? For more information, call Linda Wimbrow at

966-2421.

Halls BPA September Meeting

The Halls Business and Professional Association monthly membership meeting will be held Tuesday, September 16th at 12 noon at Beaver Brook Country Club. The monthly program will include presentations by Clifford Rogers with the Knox County Election Commission and Stacy Dunn on Amendment 1. Lunch is \$10.00. Please make plans to attend.

Heiskell Seniors Meeting

The Heiskell Community Center, located at 9420 Heiskell Road in Heiskell,

will hold its monthly Seniors Meeting on Thursday, September 11. Walgreens in Powell will hold a flu shot clinic during the meeting. Please bring your insurance info for them to file for you.

Lunch will be a pork BBQ luncheon with baked beans, potato salad and cole slaw. The sign up sheet for the Sept. 25 Bingo Marathon will be available at meeting. Bring a dessert and a friend. For more information, please call Janice White at 548-0326.

Ossoli Membership Coffee

Ossoli Opening Day Membership Coffee is planned for Monday, September 8,

2014, at 10:30 a.m. at the Ossoli Circle Club House, 2511 Kingston Pike. Contact Charlotte Miller for further details at (865)207-5170.

Sierra Club meeting

The Sierra Club is sponsoring Chris Lunghino, of the Sierra Club's Beyond Coal Campaign, in a program open to the public entitled "Coal's Alternatives - Friendly to Air, Climate, Water, and Economy" Tuesday, September 9 at 7 p.m. at the Tennessee Valley Unitarian Universalist Church, 2931 Kingston Pike, Knoxville.



Banana-Chocolate Bites

- 1 8oz package refrigerated crescent rolls (8)
- 3 TBS chocolate-hazelnut spread
- 2 medium bananas, cut into 16 slices
- 4 tsp lemon juice
- 1 egg yolk
- 1 TBS water

Grease a cookie sheet; set aside. Preheat oven to 375 degree F. Unroll crescent roll dough and separate into 8 triangles. Cut each triangle in half lengthwise, forming 16 long, narrow triangles. Place about 1/2 teaspoon of chocolate-hazelnut spread on wide end of each triangle. Brush each banana slice with some of the lemon juice. Place a banana slice on top of spread. Roll dough around bananas. Place bites on prepared cookie sheet.

In a small bowl beat together egg yolk and water. Brush the dough of each bite with the egg yolk mixture. Bake for 11 to 15 minutes or until golden brown. Transfer to a wire rack; cool 10 minutes before serving. Serve within 4 hours. Make 16.

NEIGHBORHOOD SALES

COMMUNITY YARD SALE SAT SEPT 13, 8:00 UNTIL 1:00. HANNAHS GROVE. 1/2 MILE PAST WALMART ON THE NORRIS FREEWAY (RT. 441 IN HALLS. GREAT CHANCE TO STOCK UP FOR CHRISTMAS

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The Knoxville Focus Legal & Public Notices

SECTION
E

Sept 8, 2014 - Sept 14, 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

Eva Jean Bowser

DOCKET NUMBER 75329-1

Notice is hereby given that on the **26th day of August, 2014**, letters administration in respect of the **Estate of Eva Jean Bowser** who died July 28, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **26 day of August, 2014**

Estate of **Eva Jean Bowser**

Personal Representative(s):

Shelby Morgan Perkins; Administratrix, 5304 Briercliff Road, Knoxville, TN 37918

PUBLISH: 09/08 & 09/15/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of

Donald Lee Turner

DOCKET NUMBER 75359-1

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

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

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

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

This the **2 day of September, 2014**

Estate of **Donald Lee Turner**

Personal Representative(s):

Geraldine R. Turner; Executrix, 5409 Neilwoods Drive, Knoxville, TN 37919

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

PUBLISH: 09/08 & 09/15/14

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 testamentary 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: 09/08 & 09/15/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of

Betty Louise Lane

DOCKET NUMBER 75365-1

Notice is hereby given that on the **3rd day of Sept, 2014**, letters testamentary in respect of the **Estate of Betty Louise Lane** who died Aug 6, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **3 day of September, 2014**

Estate of **Betty Louise Lane**

Personal Representative(s):

David E. Lane; Executor, 5425 Glen Cove Drive, Knoxville, TN 37919

PUBLISH: 09/08 & 09/15/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **September 22, 2014 on or about 11:00AM** local time, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by RONALD BERRY AND JANICE BERRY, to STERLING TITLE, INC, Trustee, on March 31, 2005, as Instrument No. 200504050078701 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: U.S. Bank National Association, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-EFC1

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. 7 (OLD 2) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 14, BLOCK D, REVISED ADDITION OF LOTS 7,8, AND 9, UNIT 2, BLOCK B, AND UNIT 3, OF JERRY WOOD'S SECOND ADDITION TO BUFFAT HEIGHTS, AS SHOWN ON THE SAME OF RECORD IN MAP BOOK 26, PAGE 23, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE POINT OF INTERSECTION OF THE SOUTH LINE OF OLLIE DAVIS ROAD AND THE EASTERN LINE OF A 50 FOOT RIGHT-OF-WAY, AS EACH IS EXTENDED THENCE ALONG THE SOUTHERN LINE OF OLLIE DAVIS ROAD, NORTH 60 DEG. 17 MIN EAST, 100 FEET TO AN IRON PIN COMMON CORNER OF LOTS 13 AND 14; THENCE ALONG THE DIVIDING LINE OF LOTS 13 AND 14, SOUTH 26 DEG. 47 MIN EAST, 150 FEET TO AN IRON PIN; THENCE SOUTH 60 DEG. 17 MIN. WEST, 100 FEET TO AN IRON PIN IN THE EASTERN LINE OF THE 50 FOOT RIGHT-OF-WAY; THENCE ALONG THE EASTERN LINE OF SAID RIGHT-OF-WAY, NORTH 26 DEG. 47 MIN. WEST, 150 FEET TO THE PLACE OF BEGINNING. THERE IS EXCEPTED FROM THIS CONVEYANCE HOWEVER, THAT PORTION LYING OUTSIDE THE CURVE FORMED BY THE INTERSECTION OF THE EASTERN LINE OF THE 50 FOOT RIGHT-OF-WAY AND THE SOUTHERN LINE OF OLLIE DAVIS ROAD.

Tax ID: 070EE-012

Current Owner(s) of Property: RONALD BERRY AND JANICE BERRY

The street address of the above described property is believed to be **4624 Woodhaven Drive, 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: CAPITAL ONE BANK (USA), N.A AND MIDLAND 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. 14-002295-670

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

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PHONE: (615) 238-3630

EMAIL: INFO@MWZMLAW.COM

Publish: 08/25/14, 09/02/14 and 09/08/14

75 FORECLOSURES

NOTICE OF FORECLOSURE AND SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Virginia Kline and Lonnie Kline, w/h, to Kevin A. O'Connor, Trustee, dated the 20th day of November, 2007 and being of record in Inst. No. 200711270042341, Register's Office for Knox County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, Household Financial Center, Inc. Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, and appointing William Timothy Hill as Substitute Trustee.

NOW, THEREFORE, I, William Timothy Hill, Trustee, pursuant to the said Deed of Trust, having been requested by the owner and holder of said indebtedness so to do, by virtue of the authority and power vested in me by said deed of trust and appointing of Substitute Trustee will on the **29th day of September, 2014, at 12:00 noon.**, on the front door of the Knox County Courthouse, Knoxville, Knox County, Tennessee, sell at public outcry to the highest bidder for cash (or credit upon the indebtedness secured, if the holder is the successful purchaser) the following described property located in Knox County, Tennessee, to wit:

Situated in the District Nine (9) of Knox County, Tennessee, within the 26th Ward of the City of Knoxville, Tennessee, being known and designated as Lot 9, Block Q, John G. Minnis Farm, as shown on the map of the same of record in Map Book 7, page 77, in the Register Office for Knox County, Tennessee, to which reference is hereby made for a more complete legal description. Tax Id#109FL 023

BEING the same property conveyed to Lonnie Kline and Virginia Kline, h/w by deed recorded 12/20/05 in Inst. No. 200512200053836, Register's Office for Knox County, Tennessee.

This is improved property known as **3502 Oak Grove St, Knoxville, TN**

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

At the time of this publication, the § 35-5-117 notice of the right to foreclose was timely forwarded. The sale of the property described in said Deed of Trust shall be subject to any and all instrument of record, prior liens, encumbrances, deeds of trust, easements, restrictions, building lines, unpaid taxes, assessments, penalties and interest, if any. All right and equity of redemption, homestead, dower and all other exceptions are expressly waived in said Deed of Trust, and the title is believed to be good, but the Substitute Trustee will convey and sell only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day or time certain without further publication, upon announcement at the time for the above.

Other interested parties: Knoxville TVA Employees CU

This 3rd day of September, 2014.

William Timothy Hill, Substitute Trustee
201 Fourth Avenue North, Suite 1800
Nashville, TN 37219

Insertion Dates: 09-08, 09-15, 09-22-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 13, 2004, executed by TERESA A. DOANE, conveying certain real property therein described to EMMETT JAMES HOUSE OR BILL R. MCLAUGHLIN, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 26, 2004, at Instrument Number 200410260034537; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to REGIONS BANK DBA REGIONS MORTGAGE SUCCESSOR BY MERGER TO UNION PLANTERS BANK N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **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 THE EIGHTH (8TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AS "PROPERTY OF JOHN & SHIRLEY HOLDEN" AS DESCRIBED ON PLAT OF RECORD IN MAP CABINET P, SLIDE 281-C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THIS PROPERTY IS SUBJECT TO ALL APPLICABLE EASEMENTS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN THE KNOX COUNTY REGISTER OF DEED'S 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: 032-071.01 PROPERTY ADDRESS: The street address of the property is believed to be **3301 MINE RD, MASCOT, TN 37806**. 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): TERESA A. DOANE OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103

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Ad #72961

Insertion Dates: 09-02, 09-08, 09-15-14

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75 FORECLOSURES

NOTICE OF FORECLOSURE AND SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Bascom D. White and Ellen White, Married, to Bret Baillie, Trustee, dated the 6th day of June, 2001 and being of record in Inst. No. 200106140088639, Register's Office for Knox County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, debts and obligations having been assigned by MERS as nominee for Household Financial Center, Inc. to HSBC Bank USA, N.A., by instrument recorded in said Register's Office in Inst. No. 201407280005326, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, HSBC Bank USA, N.A. Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, and appointing William Timothy Hill as Substitute Trustee.

NOW, THEREFORE, I, William Timothy Hill, Trustee, pursuant to the said Deed of Trust, having been requested by the owner and holder of said indebtedness so to do, by virtue of the authority and power vested in me by said deed of trust and appointing of Substitute Trustee will on the **29th day of September, 2014, at 12:00 noon.**, on the front door of the Knox County Courthouse, Knoxville, Knox County, Tennessee, sell at public outcry to the highest bidder for cash (or credit upon the indebtedness secured, if the holder is the successful purchaser) the following described property located in Knox County, Tennessee, to wit:

Situated in the Fifth Civil District of Knox County, Tennessee, within the 46th Ward of the City of Knoxville, Tennessee, being known and designated as Lot 10R, Block B, Resubdivision of Chatham Village, as shown on the map of the same of record in Map Book 72-S, page 26, in the Register Office for Knox County, Tennessee, to which reference is hereby made for a more complete legal description. Tax Id#106 G H 010

BEING the same property conveyed to Bascom D. White and Ellen D. White by deed recorded 9/9/98 in Book 2299, page 709, Register's Office for Knox County, Tennessee. Ellen D. White aka Ellen M. White and Ellen Mae White.

This is improved property known as **7664 Chatham Circle, Knoxville, TN**

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

At the time of this publication, the § 35-5-117 notice of the right to foreclose was timely forwarded. The sale of the property described in said Deed of Trust shall be subject to any and all instrument of record, prior liens, encumbrances, deeds of trust, easements, restrictions, building lines, unpaid taxes, assessments, penalties and interest, if any. All right and equity of redemption, homestead, dower and all other exceptions are expressly waived in said Deed of Trust, and the title is believed to be good, but the Substitute Trustee will convey and sell only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day or time certain without further publication, upon announcement at the time for the above.

Other interested parties: Citibank South Dakota, N.A.; Ozark Capital Corporation; Arrow Financial Services, LLC; Unifund CCR Partners; Midland Funding LLC; Phoenix Credit, LLC

This 3rd day of September, 2014.

William Timothy Hill, Substitute Trustee
201 Fourth Avenue North, Suite 1800
Nashville, TN 37219

Insertion Dates: 09-08, 09-15, 09-22-14

75 FORECLOSURES

NOTICE OF FORECLOSURE AND SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Letha E. Gibson and husband, Roy W. Gibson to Michael Brown, Trustee, dated the 25th day of January, 2000 and being of record in Inst. No. 200001310006187, Register's Office for Knox County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, Beneficial Tennessee, Inc. Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, and appointing William Timothy Hill as Substitute Trustee.

NOW, THEREFORE, I, William Timothy Hill, Trustee, pursuant to the said Deed of Trust, having been requested by the owner and holder of said indebtedness so to do, by virtue of the authority and power vested in me by said deed of trust and appointing of Substitute Trustee will on the **15th day of September, 2014, at 12:00 noon.**, on the front door of the Knox County Courthouse, Knoxville, Knox County, Tennessee, sell at public outcry to the highest bidder for cash (or credit upon the indebtedness secured, if the holder is the successful purchaser) the following described property located in Knox County, Tennessee, to wit:

Situated in the 9th Civil District of Knox County, Tennessee, without the corporate limits of the City of Knoxville, being part of Lot No. 5 of property of Howell G. Trotter, as shown by map of record in Map Book 18, page 119, Register's Office for Knox County, Tennessee, said portion of said lot fronting 117.93 feet on the southeast side of Trotter Road, to which reference is hereby made for a more complete legal description. Tax Id#138-223

BEING the same property conveyed to Letha Rose nka Letha E. Gibson and Roy W. Gibson by deed recorded 1/25/2000 in Inst. No. 200001310006186, Register's Office for Knox County, Tennessee.

This is improved property known as **604 Trotter Road, Knoxville, TN**

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

At the time of this publication, the § 35-5-117 notice of the right to foreclose was timely forwarded. The sale of the property described in said Deed of Trust shall be subject to any and all instrument of record, prior liens, encumbrances, deeds of trust, easements, restrictions, building lines, unpaid taxes, assessments, penalties and interest, if any. All right and equity of redemption, homestead, dower and all other exceptions are expressly waived in said Deed of Trust, and the title is believed to be good, but the Substitute Trustee will convey and sell only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day or time certain without further publication, upon announcement at the time for the above. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time. This is an attempt to collect a debt and any information obtained will be used for that purpose.

This 22nd day of August, 2014

William Timothy Hill, Substitute Trustee
201 Fourth Avenue North, Suite 1800
Nashville, TN 37219

Insertion Dates: 8/25/14 - 9/2/14 - 9/8/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **September 29, 2014 on or about 11:00AM** local time, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by RICHARD L HERZOG AND ANGELA M HERZOG, to ROBERT M. WILSON JR., Trustee, on June 20, 2010, as Instrument No. 201007160003069 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: Ocwen Loan Servicing, LLC

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

That certain tract or parcel of land situate in the Eighth (8th) Civil District of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 20, Andorian Hills Subdivision, as shown by map of the same entitled, " Final Plat for Andorian Hills S/D, A revision of Lots 6 & 7 W. A. Rouse Heirs S/D," of record at Instrument Number 200205060091834, recorded May 6, 2002, and as shown by revised map entitled, "Revised Plat for Andorian Hills S/D A Resubdivision of Lots 6 & 7 W.A. Rouse Heirs, as shown by map of the same of record in Map Book 45-S, Page 64, and of record in Ma Cabinet D, Slide 289-D, recorded June 28, 1967, in the Office of the Register of Deeds for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

This property is made subject to the easements, restrictive covenants, conditions and regulations as set forth in the Declaration of Restrictions Andorian Hills Subdivision of record bearing Instrument number 200305090102798, recorded May 9, 2003; and is further subject to any and all applicable easements, conditions, reservations, covenants, restrictions, and building setback lines and to any governmental zoning and subdivision ordinances or regulations in effect thereon of record in the Office of the Register of Deeds for Knox County, Tennessee.

Being the same property conveyed to Richard L. Herzog and Angela M. Herzog, husband and wife, by Warranty Deed dated November 29, 2004, from Wardley Properties, Inc., a corporation, recorded December 1, 2004, of record bearing Instrument Number 200412010045015, in the Office of the Register of Deeds for Knox County, Tennessee.

This Property is improved with a dwelling residence that bears the street address of **7733 Edith Keeler Lane, Knoxville, Tennessee 37938**; and is identified for tax purposes by CLT #020NE-020.

Tax ID: CLT#020NE-020

Current Owner(s) of Property: RICHARD L HERZOG AND ANGELA M HERZOG

The street address of the above described property is believed to be 7733 EDITH KEELER LN, KNOXVILLE, TN 37938, 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: KNOX COUNTY, TENNESSEE AND BANK OF NEW YORK MELLON CORPORATION, AS TRUSTEE

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. 14-002330-670

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

PREMIER BUILDING, SUITE 404

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Publish: 08/25/14, 09/02/14 and 09/08/14

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75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms, conditions and payment of the debts and obligations secured by a certain Deed of Trust dated 18 September 2003 , executed by STARLA J. ALLEN, to Transcontinental Title Company, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Accredited Home Lenders, Inc. ("AHL"), of record in the Office of the Register of Knox County, Tennessee as Instrument No. 200310170044438; said Trust Deed, debts and obligations having been assigned by AHL to HSBC Bank USA, N.A., of record in said Register's Office as Instrument No. 201403170052954; and Richard J. Myers having been appointed as Substitute Trustee in an instrument of record in said Register's Office as Instrument No. 201408110008526, and the owner of the debt and obligations secured by said Deed of Trust, HSBC Bank USA, N.A., having required the undersigned to advertise and sell the property described therein conveyed, the entire indebtedness having been declared due and payable as provided in said Deed of Trust, the undersigned, RICHARD J. MYERS, will by virtue of the power and authority vested in him as Substitute Trustee, on **MONDAY, 29 SEPTEMBER 2014, commencing at TEN O'CLOCK A.M.**, at the front door of the City County Building of Knoxville, Tennessee, Main Avenue entrance nearest to the Main assembly room, sell at public outcry to the highest and best bidder for cash, the following described property in Knox County, Tennessee, to wit:

SITUATED IN THE 5TH (FORMERLY 8TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 25, BLOCK H, FAIROAKS SUBDIVISION UNIT TWO, AS SHOWN ON THE MAP OF RECORD OF THE SAME OF RECORD IN MAP BOOK 53-S, PAGE 14, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, SAID PROPERTY BEING BOUNDED AND DESCRIBED AS SHOWN ON MAP OF AFORESAID ADDITION TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO STARLA J. ALLEN, BY QUITCLAIM DEED FROM HOWARD D. ALLEN, JR., DATED 12/19/1994 AND RECORDED 1/25/1995 IN BOOK 2165, PAGE 847, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

Property address: **6421 Shafts-bury Drive, Knoxville, TN 37921**

Interested Party: **Knoxville Utilities Board**

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

APPERSON CRUMP PLC
6070 Poplar Avenue, Sixth Floor
Memphis, TN 38119-3954
(901) 756-6300
Insertion Dates: 09-08, 09-15, 09-22-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated APRIL 30, 2003, executed by KENNETH H. MARMON, AN UNMARRIED MAN, to FMLS, INC., Trustee, of record in INSTRUMENT NO. 200305060101068, for the benefit of AM-SOUTH BANK, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to FIDELITY BANK, the entire indebtedness having been declared due and payable by FIDELITY BANK, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/ JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **WEDNESDAY, OCTOBER 8, 2014, AT 11:00 A.M.** (LOCAL TIME), AT THE NORTHERN MOST ENTRANCE FROM MAIN AVENUE, NEAR THE MAIN ASSEMBLY ROOM, ON LEVEL "M" OF THE CITY-COUNTY BUILDING, AT 400 MAIN AVENUE, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN DISTRICT NO. NINE (9) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 23, BROOKSONG SUBDIVISION, UNIT 1, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET O, SLIDE 349-B, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND BEING ACCORDING TO THE SURVEY OF WADE B. NANCE, SURVEYOR, DATED FEBRUARY 17, 2000, FILE NO. A, DRAWING NO. 19968.

SUBJECT TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD IN DEED BOOK 2267, PAGE 855, AND CORRECTED IN DEED BOOK 2273, PAGE 1093, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO KENNETH H. MARMON, UNMARRIED, BY WARRANTY DEED DATED MARCH 1, 2000 OF RECORD IN INSTRUMENT NO. 200003240019355 IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THE SAID KENNETH H. MARMON HAVING SINCE DIED ON OR ABOUT FEBRUARY 22, 2014.

THIS IS IMPROVED PROPERTY KNOWN AS **7590 CREEK SONG CT, KNOXVILLE, TENNESSEE 37920.**

PARCEL ID: 125IB023

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: ESTATE/HEIRS OF KENNETH MARMON; REGIONS BANK; BROOK SONG SUBDIVISION HOMEOWNERS' ASSOCIATION, INC.; BONE MCALLESTER NORTON PLLC

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

This day, August 27, 2014. This is improved property known as 7590 CREEK SONG CT, 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: 09/02/14, 09/08/14 and 09/15/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **October 6, 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 JAY R DANIEL AND HELEN DANIEL, to TRANSCONTINENTAL TITLE CO OF KRONVILLE, Trustee, on October 5, 2001, as Instrument No. 200110190030804 in the real property records of Knox County Register's Office, Tennessee and re-filed as Instrument No. 200203220070338 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: The Bank of New York Mellon Trust Company N.A., f/k/a The Bank of New York Trust Company, N.A., as Successor Trustee to JPMorgan Chase Bank, National Association, as Successor Trustee to Bank One, National Association, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2002-HE1 Asset Backed Pass-Through Certificates

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. 7 OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 36TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS LOT 3, BLOCK 47, FOUNTAIN CITY COMPANY S ADDITION, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN MAP BOOK 5, PAGE 182, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN, IN THE SOUTH LINE OF THIRD STREET (NOW MIDLAKE DRIVE) AT THE COMMON CORNER BETWEEN LOTS 3 AND 4, SAID BEGINNING POINT BEING DISTANT 450 FEET, MORE OR LESS, WESTERLY FROM THE SOUTHWEST CORNER OF THIRD STREET (NOW MIDLAKE DRIVE) AND PINEVIEW ROAD; THENCE FROM SAID BEGINNING POINT WITH THE DIVIDING LINE BETWEEN LOTS 3 AND 4, SOUTH 28 DEG EAST 145 FEET, MORE OR LESS, TO AN IRON PIN IN THE NORTH LINE OF AN ALLEY; THENCE WITH THE LINE OF SAID ALLEY, SOUTH 62 DEG WEST 33 FEET, MORE OR LESS, TO AN IRON PIN IN THE NORTH LINE OF CEDAR LANE; THENCE WITH THE LINE OF CEDAR LANE, SOUTH 87 DEG 12 MIN WEST 17.5 FEET TO AN IRON PIN, CORNER TO LOT 2; THENCE WITH THE DIVIDING LINE BETWEEN LOTS 2 AND 3, NORTH 28 DEG WEST 137 FEET TO AN IRON PIN IN THE SOUTH LINE OF THIRD STREET (NOW MIDLAKE); THENCE WITH SAID LINE, NORTH 62 DEG EAST 50 FEET TO THE PLACE OF BEGINNING.

Tax ID: 058KB004

Current Owner(s) of Property: JAY R DANIEL AND HELEN DANIEL

The street address of the above described property is believed to be **2313 Cedar Lane, Knoxville, TN 37918**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: None

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

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

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

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

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

MWZM File No. 14-002341-670

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

PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630

EMAIL: INFO@MWZMLAW.COM

Publish: 09/02/14, 09/08/14 and 09/15/14

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 20, 2009, executed by MARY E. TAYLOR, A SINGLE PERSON, to ARNOLD M. WEISS, ESQ., Trustee, of record in INSTRUMENT NO. 200911240036365, 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 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:

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 39, CORRECTED FINAL PLAT THE VILLAGE AT CHESTERFIELD, AS SHOWN ON THE PLAT OF THE SAME OF RECORD BEARING INSTRUMENT NO. 200909180020641, A CORRECTION OF INSTRUMENT NO. 200907070001837, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION; AND AS SHOWN ON SURVEY BY BATSON, HIMES, NORVELL & POE, REGISTERED ENGINEERS & LAND SURVEYORS, DAVID BRIAN HARBIN, SURVEYOR, DATED JULY 14, 2009, BEARING DRAWING NO. 24535-B.

SUBJECT TO COVENANTS FOR PERMANENT MAINTENANCE OF STORMWATER FACILITIES OF RECORD BEARING INSTRUMENT NO. 200803030065229, SAID STORMWATER FACILITIES BEING SHOWN AND DEFINED ON PLAT OF RECORD BEARING INSTRUMENT NO. 200907070001837, BOTH IN THE REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO MARY E. TAYLOR, UNMARRIED, BY WARRANTY DEED DATED NOVEMBER 20, 2009 OF RECORD IN INSTRUMENT NO. 200911240036364, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **10253 BOSTON LN, KNOXVILLE, TENNESSEE 37932.**

PARCEL ID: 104NF039

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; MIDLAND FUNDING LLC

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

This day, August 21, 2014. This is improved property known as 10253 BOSTON LN, KNOXVILLE, TENNESSEE 37932

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,
SUBSTITUTE TRUSTEE
1800 HAYES STREET
NASHVILLE, TN 37203
(615) 254-4430

www.phillipjoneslaw.com

Publish: 08/25/14, 09/02/14 and 09/08/14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 24, 2005, executed by MARIANNE MOORE SHAMBLIN, conveying certain real property therein described to LENDERS FIRST CHOICE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded July 25, 2005, at Instrument Number 200507250007225; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2005-FF9 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 **September 25, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: THE FOLLOWING DESCRIBED PREMISES, TO WIT: SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 14, IN HIGH POINT SUBDIVISION, AS SHOWN ON MAP OF SAME OF RECORD IN MAP CABINET D, SLIDE 169-A (MAP BOOK 39-S, PAGE 5), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION; AND ACCORDING TO SURVEY OF BATSON & HIMES, ENGINEERS, DATED OCTOBER 6, 1969. NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF THIS CONVEYANCE AND THE ABOVE DESCRIPTION BEING DIFFERENT FROM THE PREVIOUS DEED OF RECORD, THE SOURCE OF THE NEW DESCRIPTION IS IN MAP CABINET D, SLIDE 169-A (MAP BOOK 39-S, PAGE 5). Parcel ID: 1321-B-010 PROPERTY ADDRESS: The street address of the property is believed to be **9635 TURNBRIDGE LANE, KNOXVILLE, TN 37922**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): MARIANNE MOORE SHAMBLIN OTHER INTERESTED PARTIES: FIRST FRANKLIN FINANCIAL CORPORATION, NATIONPOINT A DIVISION OF NAT CITY BANK OF IN, UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA 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 Successor Trustee. Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Substitute Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as 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.rubintlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #72744
Insertion Dates: 08-25, 09-02, 09-8-14

75 FORECLOSURES

SUCCESSOR TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed August 18, 2008 by Jeffrey F. Gencay to Thomas R. Underwood, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200808200012473, and the undersigned having been appointed Successor Trustee by instrument recorded in Register's Instrument No. 201407300006311, in the said Register's Office, and the owner of the debt secured, Knoxville Teachers Federal Credit Union, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is give notice that the undersigned will, on **September 23, 2014 at 10:00 a.m.**, at the City County Building, 400 Main Street, Knoxville, TN 37902, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

SITUATE in District One of Knox County, Tennessee, and within the 13th Ward of the city of Knoxville, and being Lot 10, Block E, Oakland Park 3rd Addition, as shown by the map recorded in Plat Cabinet B, Slide 139-D, in the Register's Office for Knox County, Tennessee, to which map specific reference is made for a more particular description, and being the same property conveyed to Jeffrey Gencay on February 12, 2008, by the deed recorded as Instrument Number 2008 0225 0063145 in the Register's Office for Knox County, Tennessee. Said premises are improved with dwelling designated as **3331 Lay Ave, Knoxville, Tennessee 37914** and Tax Parcel ID 082EK-019. This conveyance is made subject to applicable restrictions, building setback lines, all existing easements, and to all conditions as shown on the recorded map.

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

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

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; and restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Successor Trustee. Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Substitute Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Successor Trustee. The Property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular purpose.

Jedidiah C. McKeenan
The Hurley Law Firm, P.C.
Successor Trustee
205 Mohican St.
Knoxville, TN 37919
865 523-1414
Insertion Dates: 08-25, 09-02, 09-8-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **September 29, 2014 on or about 11:00AM** local time, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by RICHARD L HERZOG AND ANGELA M HERZOG, to ROBERT M. WILSON JR., Trustee, on June 20, 2010, as Instrument No. 201007160003069 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: Ocwen Loan Servicing, LLC

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

That certain tract or parcel of land situate in the Eighth (8th) Civil District of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 20, Andorian Hills Subdivision, as shown by map of the same entitled, " Final Plat for Andorian Hills S/D, A revision of Lots 6 & 7 W. A. Rouse Heirs S/D," of record at Instrument Number 200205060091834, recorded May 6, 2002, and as shown by revised map entitled, "Revised Plat for Andorian Hills S/D A Resubdivision of Lots 6 & 7 W.A. Rouse Heirs, as shown by map of the same of record in Map Book 45-S, Page 64, and of record in Ma Cabinet D, Slide 289-D, recorded June 28, 1967, in the Office of the Register of Deeds for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

This property is made subject to the easements, restrictive covenants, conditions and regulations as set forth in the Declaration of Restrictions Andorian Hills Subdivision of record bearing Instrument number 200305090102798, recorded May 9, 2003; and is further subject to any and all applicable easements, conditions, reservations, covenants, restrictions, and building setback lines and to any governmental zoning and subdivision ordinances or regulations in effect thereon of record in the Office of the Register of Deeds for Knox County, Tennessee.

Being the same property conveyed to Richard L. Herzog and Angela M. Herzog, husband and wife, by Warranty Deed dated November 29, 2004, from Wardley Properties, Inc., a corporation, recorded December 1, 2004, of record bearing Instrument Number 200412010045015, in the Office of the Register of Deeds for Knox County, Tennessee.

This Property is improved with a dwelling residence that bears the street address of **7733 Edith Keeler Lane, Knoxville, Tennessee 37938**; and is identified for tax purposes by CLT #020NE-020.

Tax ID: CLT#020NE-020

Current Owner(s) of Property: RICHARD L HERZOG AND ANGELA M HERZOG

The street address of the above described property is believed to be 7733 EDITH KEELER LN, KNOXVILLE, TN 37938, 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: KNOX COUNTY, TENNESSEE AND BANK OF NEW YORK MELLON CORPORATION, AS TRUSTEE

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. 14-002330-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: INFO@MWZMLAW.COM
Publish: 08/25/14, 09/02/14 and 09/08/14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 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, 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 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.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubintlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #72937
Insertion Dates: 09-02, 09-08, 09-15-14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **September 29, 2014 on or about 11:00AM** local time, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by MICHAEL C FRENCH, to AMERICAN TITLE COMPANY INC, Trustee, on November 30, 2004, as Instrument No. 200412080046820 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-KS1

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 NUMBER EIGHT (8) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 10, OF THE ANDORIAN HILLS SUBDIVISION, RESUB OF LOTS 6 AND 7, W.A. ROUSE HEIRS SUBDIVISION, AS THE SAME APPEARS OF RECORD AT INSTRUMENT ID # 200205060091834, REVISED AT INSTRUMENT ID #200210040029345, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND ON SURVEY OF JIM SULLIVAN, DATED OCTOBER 22, 2003, TO WHICH SPECIFIC REFERENCE IS HEREBY MADE FOR MORE PARTICULAR DESCRIPTION.

Tax ID: 020N-E-010

Current Owner(s) of Property: MICHAEL C FRENCH

The street address of the above described property is believed to be **7734 Edith Keeler Lane, Knoxville, TN 37938**, 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: JUDGMENT IN FAVOR OF FIRST CHOICE COMMUNITY CREDIT

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. 14-002504-670

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

PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY

BRENTWOOD, TN 37027
PHONE: (615) 238-3630

EMAIL: INFO@MWZMLAW.COM
Publish: 08/25/14, 09/02/14 and 09/08/14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 19, 2006, executed by MARY WHITSON, conveying certain real property therein described to ACCURATE TITLE AND ESCROW, INC., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded December 28, 2006, at Instrument Number 200612280052816; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2 who is now the owner of said debt; and WHEREAS, the undersigned, 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 **September 25, 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, LYING AND BEING IN THE SECOND CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHIN THE SIXTEENTH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING ALL OF LOT NO. 67 IN VUEPOINT DEVELOPMENT COMPANY'S WHITTLE HEIGHTS ADDITION TO THE CITY OF KNOXVILLE, TENNESSEE AND RECORD IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE, IN MAP BOOK 3, PAGE 143, SAID PROPERTY HAVING A FRONTAGE OF 50 FEET ON THE NORTHERN SIDE OF AVONDALE ROAD OR AVENUE, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS, TO-WIT: BEGINNING AT AN IRON PIN IN THE NORTHERN LINE OF AVONDALE ROAD, DISTANT IN AN EASTERLY DIRECTION 100 FEET FROM THE POINT OF INTERSECTION OF THE NORTHERN LINE OF AVONDALE ROAD WITH THE EASTERN LINE OF SHIRLEY STREET, SAID POINT OF BEGINNING MARKING THE SOUTHEAST CORNER OF LOT NO. 66; THENCE IN A NORTHERLY DIRECTION, ALONG THE COMMON DIVIDING LINE BETWEEN LOTS NOS. 66 AND 67, 150 FEET TO A POINT IN THE SOUTHERN LINE OF LOT NO. 23; THENCE IN AN EASTERLY DIRECTION ALONG THE SOUTHERN LINES OF LOTS NOS. 23 AND 24, IN PART, 50 FEET TO AN IRON PIN MARKING THE NORTHWEST CORNER OF LOT NO. 68; THENCE IN A SOUTHERLY DIRECTION ALONG THE COMMON DIVIDING LINE BETWEEN LOTS NOS. 67 AND 68, 150 FEET TO AN IRON PIN IN THE NORTHERN LINE OF AVONDALE ROAD; THENCE IN A WESTERLY DIRECTION ALONG THE NORTHERN LINE OF AVONDALE ROAD, 50 FEET TO A POINT, THE PLACE OF BEGINNING, AS SHOWN BY SURVEY OF W.E. LACK, ENGINEER, KNOXVILLE, TENNESSEE, BEARING DATE JANUARY 9, 1950 AND REVISED MAY 16, 1950, SAID PREMISES ARE IMPROVED WITH DWELLING HOUSE FRONTING ON AVONDALE ROAD, KNOXVILLE, TENNESSEE. Parcel ID: 070IC-026 PROPERTY ADDRESS: The street address of the property is believed to be **2911 AVONDALE AVE, KNOXVILLE, TN 37917**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): MARY WHITSON OTHER INTERESTED PARTIES: U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR TRUSTEE TO LASALLE BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF THE FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-FFC 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 #72823
Insertion Dates: 08-25, 09-02, 09-8-14

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 AUGUST 30, 1996, executed by JACKIE DARRYL BECKNER AND WIFE, ALLISON KAY BECKNER, to THOMAS F. BAKER, IV, Trustee, of record in TRUST BOOK 3152, PAGE 133, for the benefit of FT MORTGAGE COMPANIES DBA FIRST TENNESSEE MORTGAGE COMPANY, 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 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:

SITUATED IN DISTRICT NO. EIGHT (8) OF KNOX COUNTY, TENNESSEE, AND BEING WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS THE PROPERTY OF JACKIE DARRYL BECKNER & ALLISON KAY BECKNER, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET O, SLIDE 227-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 BY SURVEY OF HOWARD T. DAWSON, RLS #1301, DATED MAY 10, 1996 AND UPDATED AUGUST 13, 1996 BEARING DRAWING NO. 960475.

THIS CONVEYANCE IS MADE TOGETHER WITH RIGHTS OF INGRESS AND EGRESS AND SUBJECT TO OBLIGATIONS OF THE EASEMENT AGREEMENT OF RECORD IN DEED BOOK 2120, PAGE 361.

SUBJECT TO EASEMENTS IN JOINT PERMANENT EASEMENT AGREEMENT OF RECORD IN INSTRUMENT NO. 200403250088959, AS SHOWN IN A DRAWING OF RECORD IN INSTRUMENT NO. 200403250088960, AS WELL AS AN EASEMENT AGREEMENT OF RECORD IN DEED BOOK 2120, PAGE 361, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO JACKIE DARRYL BECKNER AND WIFE, ALLISON KAY BECKNER, BY WARRANTY DEED DATED AUGUST 30, 1996 OF RECORD IN BOOK 2224, PAGE 992, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **2414 MILL RACE WAY, KNOXVILLE, TENNESSEE 37924**.

PARCEL ID: 060 10905

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, August 21, 2014. This is improved property known as 2414 MILL RACE 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: 08/25/14, 09/02/14 and 09/08/14

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 JULY 06, 2010, executed by REBEKAH A. ROSAM, A SINGLE PERSON, to ARNOLD WEISS, ESQ., Trustee, of record in INSTRUMENT NO. 201007070001366, AS CORRECTED IN AFFIDAVIT OF CORRECTION OF RECORD IN INSTRUMENT NO. 201009030014134, 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 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:

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 ALL OF LOT 21, ARBOR CREEK SUBDIVISION, UNIT II, A PLANNED UNIT DEVELOPMENT, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET N, SLIDE 15B IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

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

BEING THE SAME PROPERTY CONVEYED TO REBEKAH A. ROSAM, UNMARRIED, BY WARRANTY DEED DATED JULY 6, 2010 OF RECORD IN INSTRUMENT NO. 201007070001365, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **2322 BRIGHT OAK WAY, KNOXVILLE, TENNESSEE 37931**.

PARCEL ID: 091PB021

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: ARBOR CREEK SUBDIVISION HOMEOWNERS' ASSOCIATION, INC.

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

This day, August 21, 2014. This is improved property known as 2322 BRIGHT OAK WAY, KNOXVILLE, TENNESSEE 37931.

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: 08/25/14, 09/02/14 and 09/08/14

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 December 23, 2008, executed by BLAKE BRYAN AND TRACY BRYAN, conveying certain real property therein described to NATIONAL TITLE SERVICES, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 5, 2009, at Instrument Number 200901050041307; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as trustee for PROF-2013-M4 REMIC Trust III 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 9, 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 EIGHT (8) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 71, OPPORTUNITY RIDGE SUBDIVISION, UNIT 1, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET O, SLIDE 254-C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THE ABOVE DESCRIPTION WAS PREPARED FROM BOUNDARY SURVEY BY ROBERT F. COLLIGNON, RLS NO. 1094, DATED AUGUST 26, 1998, WHOSE ADDRESS IS 311 LYNWOOD DRIVE, KNOXVILLE, TN 37918. THIS PROPERTY IS SUBJECT TO BOOK 2229, PAGE 803 ALL APPLICABLE CONDITIONS, COVENANTS, RESERVATIONS, EASEMENTS, CHARGES, LIENS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN BOOK OR PLAT IN THE KNOX COUNTY REGISTER OF DEEDS' OFFICE. SUBJECT TO GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES AND REGULATIONS IN EFFECT THEREON. SUBJECT TO ALL APPLICABLE EASEMENTS, RESTRICTIONS, BUILDING LINES, CONDITIONS AND MATTERS OF RECORD. Parcel ID: 020M-B-015.00 PROPERTY ADDRESS: The street address of the property is believed to be **7442 DAWN RIDGE LANE, KNOXVILLE, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): BLAKE BRYAN AND TRACY BRYAN OTHER INTERESTED PARTIES: CitiFinancial, Inc., Ozark Capital Corporation 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.rubinflublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #73249 Insertion Dates: 09-02, 09-08, 09-15-14

75 FORECLOSURES

SUCCESSOR TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed August 18, 2008 by Jeffrey F. Gencay, and wife, Ruth M. Gencay, to Thomas R. Underwood, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200710290035010, and the undersigned having been appointed Successor Trustee by instrument recorded in Register's Instrument No. 201407300006309, in the said Register's Office, and the owner of the debt secured, Knoxville Teachers Federal Credit Union, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is give notice that the undersigned will, on **September 23, 2014 at 10:00 a.m.**, at the City County Building, 400 Main Street, Knoxville, TN 37902, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

SITUATED in District 7 of Knox County, Tennessee, and within the 36th Ward of the City of Knoxville, Tennessee, being all of Lot NO. 1-A-2 of the Resubdivision of Property of James D. Murmann, as shown by map of record in map Book 56-L, page 35, in the Register's Office for Knox County, Tennessee. Said premises are improved with dwelling designated as **2101 Houstonia Drive, Knoxville, Tennessee 37918** and Tax Parcel ID 058GF-020. This conveyance is made subject to applicable restrictions, building setback lines, all existing easements, and to all conditions as shown on the recorded map.

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

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

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; and restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Successor Trustee. Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Substitute Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Successor Trustee. The Property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular purpose

Jedidiah C. McKeehan
The Hurley Law Firm, P.C.
Successor Trustee
205 Mohican St.
Knoxville, TN 37919
865 523-1414
Insertion Dates: 08-25, 09-02, 09-8-14

75 FORECLOSURES

NOTICE OF TRUSTEE'S SALE

THAT WHEREAS, by Deed of Trust dated October 10, 2008, of record in the Register's Office of Knox County, Tennessee, and recorded as Instrument No. 200610120032110, Craft Mountain Builders, LLC, did convey in Trust to Dennis Michael Robertson, Trustee, the tract of land hereinafter described to secure the payment of a promissory note in the original amount of \$136,000.00, same being payable as set out in said Deed of Trust, being incorporated by reference, and recorded in the Knox County Register's Office, and,

WHEREAS, Commercial Bank is the owner and holder of the note aforesaid secured by the Deed of Trust aforesaid, and

WHEREAS, said Deed of Trust provides that in the event of default in the payment of said note when due, the entire indebtedness shall become due and payable, and,

WHEREAS, default has been made in the payment of said note and the holder has declared the entire amount due and payable and has instructed the trustee to foreclose on said Deed of Trust.

NOW, THEREFORE, by virtue of authority to me vested as trustee of said instrument, I will on the **23rd day of September, 2014**, offer for sale, and sell at the Main entrance of the City/County Building, in Knoxville, Tennessee, at the hour of **10:30 a.m.**, to the last, highest, and the best bidder for cash in hand, and in bar of the equity of redemption, the following described tract of land.

Situated in District No. Five (5) of Knox County, Tennessee, and within the 39th Ward of the City of Knoxville, Tennessee, being all of Lots 14, 15, 41, and 42, Chapman Subdivision of Sylvania, as shown by map of same of record in Map Book 5 at page 168, in the Knox County Register of Deeds Office, Knoxville, Tennessee, and being more particularly described as follows:

BEGINNING at an iron pin in the Southeast right of way of Inskip Road, said iron pin being corner to Lot 43 and distant in Westerly direction 400 feet, more or less, from the intersection of said Inskip Road and Fennel Road; thence from said BEGINNING iron pin leaving the right of way of said road, along the boundary of Lot 43 and then Lot 13, South 38 degrees, 24 minutes East 245.95 feet to an iron pin in the Northwest right of way of Sylvania Drive; thence along said drive, South 50 degrees, 31 minutes West, 98.25 feet to an iron pin, corner to Lot 40R, North 39 degrees, 00 minutes West, 249.46 feet to an iron pin in the Southeast right of way of Inskip Road; thence along the right of way of said road, North 52 degrees, 31 minutes East 100.87 feet to an iron pin corner to Lot 43, the place of BEGINNING, according to survey of Hinds Surveying Co., Knoxville, Tennessee, dated July 11, 1986, bearing drawing No. 860735.

Source of Title: Warranty Deed dated October 12, 2006, from Michael S. Cooper and wife, Deborah J. Cooper to Craft Mountain Builder, LLC, recorded as Instrument No. 200610120032109, in the Knox County Register of Deeds Office, Knoxville, Tennessee.

Property address: **114 East Inskip Drive and 0 Sylvania Drive, Knoxville, Tennessee 37912.**

MAP 068LG, PARCELS 010.00 and 010.01.

Other Interested Parties: Kenneth Craft.

The creditor has certified to the Trustee that the provisions of Public Chapter No. 834 of the Public Acts of 2010 for the State of Tennessee are not applicable or have been complied with.

This notice is published in accordance with said Deed of Trust on the 25th day of August and the 1th and 8th day of September, 2014, in the KNOXVILLE FOCUS.

Dated: July 22, 2014

Dennis Michael Robertson, Trustee
P.O. Box 678
Harrogate, Tennessee 37752
(423) 869-0520
Insertion Dates: 08-25, 09-02, 09-08-14

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 May 31, 2013, executed by ANNETTE J. CUSKADEN AND HOWARD T. CUSKADEN, 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 6, 2013, at Instrument Number 20130606080609; 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, 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 **September 25, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN THE SECOND (2ND) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE AND WITHIN THE 16TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 7, BLOCK E, IN PLANTATION HILLS ADDITION. THE MAP OF SAID ADDITION APPEARING OF RECORD IN MAP BOOK 24, PAGE 157, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. SAID LOT IS MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING ON AN IRON PIN IN THE CURVED SOUTHERLY RIGHT OF WAY LINE OF CHANTILLY DRIVE. SAID IRON PIN MARKING A COMMON CORNER TO LOTS 6 AND 7, IN SAID BLOCK OF SAID ADDITION. THENCE WITH THE SAID LINE OF SAID DRIVE ON A CURVE TO THE LEFT, A CHORD CALL AND DISTANCE OF NORTH 66 DEGREES 32 MINUTES 20 SECONDS EAST 74.61 FEET TO A POINT OF TANGENT; THENCE CONTINUING WITH THE RIGHT OF WAY LINE OF CHANTILLY DRIVE, AFORESAID, NORTH 59 DEGREES 32 MINUTES 40 SECONDS EAST 5.5 FEET TO A POINT CORNER TO LOT 8; THENCE WITH THE COMMON DIVIDING LINE BETWEEN LOTS 7 AND 8, SOUTH 33 DEGREES 03 MINUTES 00 SECONDS EAST 144.66 FEET TO AN EXISTING IRON PIN, CORNER TO LOTS 7 AND 8; THENCE SOUTH 58 DEGREES 34 MINUTES 35 SECONDS WEST 43.47 FEET TO AN EXISTING IRON PIN; THENCE SOUTH 67 DEGREES 55 MINUTES WEST 81.07 FEET TO AN EXISTING IRON PIN, CORNER TO LOTS 6 AND 7, THENCE WITH THE COMMON DIVIDING LINE BETWEEN LOTS 6 AND 7; NORTH 15 DEGREES 41 MINUTES 30 SECONDS WEST 147.40 FEET TO AN IRON PIN THE POINT OR PLACE OF BEGINNING. SAID PROPERTY IS IMPROVED WITH A DWELLING HOUSE FRONTING ON CHANTILLY DRIVE, AS SHOWN BY SURVEY OF JERRY M. SIZE-MORE, REGISTERED LAND SURVEYOR, KNOXVILLE TENNESSEE, DATED APRIL 14, 1977, JOB NO. 155, DRAWING NO. ML-155. THE ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD, NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF THIS CONVEYANCE. Parcel ID: 070N-B-006 PROPERTY ADDRESS: The street address of the property is believed to be **3312 CHANTILLY 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): ANNETTE J. CUSKADEN AND HOWARD T. CUSKADEN OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinflublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #72828
Insertion Dates: 08-25, 09-02, 09-8-14

75 FORECLOSURES

SUCCESSOR TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed February 10, 2009 by Jeffrey F. Gencay and Ruth Gencay to Thomas R. Underwood or Paul Bean, as Trustees, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 20090219005151 and the undersigned having been appointed Successor Trustee by instrument recorded in Register's Instrument No. 201407300006310, in the said Register's Office, and the owner of the debt secured, Knoxville Teachers Federal Credit Union, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is give notice that the undersigned will, on **September 23, 2014 at 10:00 a.m.**, at the City County Building, 400 Main Street, Knoxville, TN 37902, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

SITUATE in District 7 of Knox County, Tennessee, and within the 17th Ward of the City of Knoxville, and being Lot 14, Block 48, Revised Blocks 45, 46, 48, 49, 51, 52, 53, & 54, Scott's Oak Hill Addition, as shown by the map recorded in Map Book 11, page 62, (Map Cabinet A, slide 356D) in the Register's Office for Knox County, Tennessee. Said premises are improved with dwelling designated as **701 Quincy Avenue, Knoxville, Tennessee 37914** and Tax Parcel ID 081FC-014. This conveyance is made subject to applicable restrictions, building setback lines, all existing easements, and to all conditions as shown on the recorded map.

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

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

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; and restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Successor Trustee. Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Substitute Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Successor Trustee. The Property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular purpose.

Jedidiah C. McKeehan
The Hurley Law Firm, P.C.
Successor Trustee
205 Mohican St.
Knoxville, TN 37919
865 523-1414
Insertion Dates: 08-25, 09-02, 09-8-14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 9, 2012, executed by PAULA E. BEELER AND DAVID W. BEELER, conveying certain real property therein described to FIDELITY NATIONAL TITLE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded August 23, 2012, at Instrument Number 201208230012413; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to The Money Source, 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 **September 25, 2014**

at **11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: THE FOLLOWING DESCRIBED PREMISES, TO WIT: SITUATED IN THE SIXTH (6TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND BEING ALL OF LOT 2R1, OF THE RESUBDIVISION OF LOT 2, OF PROPERTY OF MRS. LEE MCCLAIN, AS SHOWN BY MAP OF RECORD IN MAP CABINET P, SLIDE 190-C, IN THE REGISTERS OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. SUBJECT TO A DECLARATION OF JOINT PERMANENT NON-EXCLUSIVE EASEMENT OF RECORD IN WARRANTY DEED BOOK 2283, PAGE 260, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 066K-A-021.03 PROPERTY ADDRESS: The street address of the property is believed to be **5115 W EMORY RD, POWELL, TN 37849**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): PAULA E. BEELER AND DAVID W. BEELER OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #72900
Insertion Dates: 08-25, 09-02, 09-08-14

85 MISC. NOTICES

NON-RESIDENT NOTICE

Deborah Lynn Messick
vs.
Curtis Anthony Messick

Docket # 129044

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 Curtis Anthony Messick 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 Curtis Anthony Messick.

IT IS ORDERED that said defendant file an answer to an action of COMPLAINT FOR DIVORCE filed by Deborah Lynn Messick, Plaintiff herein, with the Fourth Circuit Court in Knoxville, Tennessee, and with ALAN EVERETT, Plaintiff's Attorney whose address is 1347 ESTATES DRIVE, SEYMOUR, TN 37865, 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 7TH DAY OF AUGUST, 2014.

s/s Joy R. McCroskey

JOY R. MCCROSKEY
Clerk

s/s Debbie Sewell

DEBBIE SEWELL
Deputy Clerk

PUBLISH: 09/02/14, 09/08/14, 09/15/14 AND 09/22/14

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Cheyenne Whitsell a.k.a. Cheyenne Whittser

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 Whittser, 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 Whittser, it is ordered that said defendant Cheyenne Whitsell a.k.a. Cheyenne Whittser 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

ORDER OF SERVICE BY PUBLICATION

SPECIAL PROBATE NOTICE TO PUTATIVE FATHER a/k/a "JAKE"

At a Probate Court held in Alfred in and for the County of York, State of Maine, on the thirteenth day of August in the year of our Lord two thousand fourteen, it is hereby ORDERED that notice by publication of the following matter be given to putative father a/k/a "Jake" whose full name and whereabouts are unknown and cannot be ascertained by reasonable due diligence.

These matters are required by law to be confidential. The subject matter cannot be published because of the risk of breaching confidentiality. The names of other parties to this action are Tenesha Scott and Phenix Kai Anderson. For a more detailed notice of this pending matter putative father a/k/a "Jake" should contact the Court by telephone at 207-324-1577 or write to the Court at York County Probate Court, 45 Kennebunk Road, Alfred, Maine, 04002. Failure to contact the Court within 20 days of service being completed (which is 14 days after the first publication of this notice) will result in a default and substantial loss of rights.

It is further ORDERED that this Order be published once a week for two successive weeks in The Knoxville Focus, a newspaper of general circulation where mother became pregnant and putative father is most likely to be located. I FURTHER ORDER that the names of the birth mother and child be specified in the notice. First publication is to be on or before September 11, 2014.

Dated: August 14, 2014.

ROBERT M.A. NADEAU
JUDGE OF PROBATE

PUBLISH: 09/08 & 09/15/14

85 MISC. NOTICES

PUBLIC NOTICE

Annual report for year ending June 30, 2014 is available at address below if requested in writing.

West End Christian School

1716 Starmont Trail

Knoxville, TN 37909

W. E. Christian Sch. Admits Students of any race, color, national and ethnic origin to all the rights, privileges programs, and activities generally accorded or made available to students at the school. It does not discriminate on basis of race, color, national and ethnic origin in adm. of Its educational policies, admissions policies, scholarship, and loan programs, and athletic and other school administered programs.

PUBLISH: 09/08/14

85 MISC. NOTICES

PUBLIC NOTICE

The annual return of the Shirley Foundation. Inc. for year ending June 30, 2014 is available at address below, for inspection, during normal business hours by any citizen who request in writing in the next 6 months.

The Shirley Foundain, Inc.,

1716 Starmont Trail

Knoxville, TN 37909

PUBLISH: 09/08/14

85 MISC. NOTICES

PUBLIC NOTICE

The Halls Republican Club will meet on Monday, Sept 15, 2014,

fellowship & snacks from 6:00-7:00pm; meeting from 7:00-8:00pm--

PLEASE NOTE: We will be meeting at the Boys & Girls Club of Halls/Powell located at 1819 Dry Gap Pike just off of E. Emory Rd. across from Brickey-McCloud Elementary School.

Guest speaker will be Dr. Richard Briggs, the Republican candidate for State Senator in November. Dr. Briggs, the well-known heart surgeon, has spent over 30 years in the United States Army and has served the citizens of Knox County as a commissioner.

To find out what's going on in the Republican Party, please visit the web site: www.knoxgop.org. This website should be marked as one of your favorites. Visit it often to keep informed.

PUBLISH: 09/08/14

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Darryl Bell Jr. and Dewayne L. Williams

IN RE: Jeremiah Andrew Morris, Olivia Michelle Williams, Dewayne Lamar Williams Jr. and Breanna Danielle Williams

NO. 187438-3

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Darryl Bell Jr. and Dewayne L. Williams, 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 Darryl Bell Jr. and Dewayne L. Williams, it is ordered that said defendant Darryl Bell Jr. and Dewayne L. Williams file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with N David Roberts Jr. an, Attorney whose address is 119 W. Summit Hill Drive Suite 315 P.O. Box 2564, Knoxville, TN 37901 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Mike Moyers at the Knox County Chancery Court, Division 111, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 14rd day of August, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN
Clerk and Master

PUBLISH: 09/02/14, 09/08/14, 09/15/14 AND 09/22/14

85 MISC. NOTICES

NON-RESIDENT NOTICE

RACHEL LYNN CAMPBELL, Plaintiff,

vs

MATTHEW RANDALL CAMPBELL, Defendant,

NO. 14CH6416

In Chancery Court of Anderson County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant MATTHEW RANDALL CAMPBELL, a non-resident of the County of Knox, or whose last known whereabouts was in Corryton, Knox County, Tennessee, and now whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon him, it is ordered that said defendant MATTHEW RANDALL CAMPBELL file an answer with the Clerk and Master of the Anderson County Chancery Court at Clinton, Tennessee and with David D. Noel, Plaintiff's Attorney whose address is 1816 W. Clinch Avenue, Knoxville, TN 37916 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. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 4th day of August, 2014.

s/s William E. Lantrip

WILLIAM E. LANTRIP
Chancellor

PUBLISH: 8/25/14, 9/02/14, 9/08/14 AND 9/15/2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO John Greer

IN RE: Darryl Cannon White vs John Greer

NO. 187974-2

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant John Greer, 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 John Greer, it is ordered that said defendant John Greer file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with James S. Tipton Jr. an, Attorney whose address is P.O. Box 1990, Knoxville, TN 37901 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Daryl Fansler at the Knox County Chancery Court, Division 11, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Journal for four (4) consecutive weeks.

This 7rd day of August, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN
Clerk and Master

PUBLISH: 8/11/14, 8/18/14, 8/25/14 AND

9/2/2014

85 MISC. NOTICES

NOTICE OF SUIT AND ORDER TO APPEAR

Deutsche Bank National Trust company, as trustee for Carrington Mortgage Loan Trust, series 2005-OPT2, Asset Backed pass-through certificates, by and through its attorney in fact homeward residential, Inc. f/k/a American Home Mortgage Services, Inc. (successor to Option One Mortgage Corporation),

Plaintiffs,

vs.

JANICE H. POWELL, CHRISTOPHER KIRKLAND, PHILLIP KIRKLAND, ALL UNKNOWN HEIRS AT LAW OF PAULINE H. KIRKLAND, AND ALL OTHER PERSONS CLAIMING OR WHO MAY CLAIM ANY INTEREST IN, TITLE TO, POSSESSION OF, OR OCCUPATION OF THE REAL PROPERTY COMMONLY KNOWN AS 617 LICHEN LANE, IDENTIFIED AS KNOX COUNTY TAX PARCEL NUMBER 23ED-004, LOCATED IN THE EDWARDS PLACE SUBDIVISION NO. 3, KNOXVILLE, TENNESSEE,

Defendants,

NO. 184852-3

In Chancery Court of Knox County, Tennessee

To: CHRISTOPHER KIRKLAND, PHILLIP KIRKLAND, ALL UNKNOWN HEIRS AT LAW OF PAULINE H. KIRKLAND, AND ALL OTHER PERSONS CLAIMING OR WHO MAY CLAIM ANY INTEREST IN, TITLE TO, POSSESSION OF, OR OCCUPATION OF THE REAL PROPERTY COMMONLY KNOWN AS 617 LICHEN LANE, IDENTIFIED AS KNOX COUNTY TAX PARCEL NUMBER 23ED-004, LOCATED IN THE EDWARDS PLACE SUBDIVISION NO. 3, KNOXVILLE, TENNESSEE,

The Court having determined that your identities and/or the addresses of your residences are unknown and/or that you are not to be found in Knox County, Tennessee, pursuant to Tennessee Code Annotated sections 21-1-203, 204, and 29-29-102 you are hereby served by publication as to your status as defendants in the above-captioned litigation with respect to any interest you may claim in real property identified above. Take notice that on November 17, 2014, at 9:30 a.m. the Court will hold a hearing on this matter in the Chancery Court for Knox County, Tennessee, Part 3, the Honorable Michael W. Moyers presiding, and should you neither appear at said hearing, nor otherwise answer or defend the cause of action against you, judgment will be entered against you by default for the relief demanded in the Complaint any to your interest in the property at issue.

This 4th day of August, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN
Clerk and Master

PUBLISH: 8/18/14, 8/28/14, 9/2/14 AND

9/8/2014



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“stuff” than you know what
to do with? Auctions are the
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property into money.
(865) 604-3468**

LARGE COUNTRY AND PRIMITIVE AUCTION

FRIDAY, September 12, 2014 at 6 p.m.

This will be a country and primitive auction consisting of pie safes, cupboards, jelly cabinets, decorated crocks, churns, advertisement items, cast iron, glassware, coins, jewelry, Zippo lighters, guns and ammo, well over 400 lots will be sold.

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Tal #2204 tfl #5223

Fountain City Auction

4109 Central Avenue Pike, Knoxville TN 37912

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