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Commission looks at school troubles again

By Mike Steely
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The Knox County Commission moved forward in the work session last Monday to put in the request for an internal audit of the school system's Nutrition Program at the request of the county audit committee. The commission also agreed to discuss the recent internal auditor's audit of the school's Physical Plant Upkeep

funds. The Nutrition Program Executive Director Jon Dickl is being investigated by the school system after a complaint that he misused money allocated for the program. Dickl is currently on paid administrative leave. The program is allocated more than \$27.5 million a year.

The county audit committee recently voted to ask the commission to authorize

this audit and last week new Knox County School Board Chairman Mike McMillan wrote the commission also asking for the investigation. The commission's work session approved the agenda item for today's regular meeting and may even request an audit of the program's policies and procedures.

Commissioner Sam McKenzie said that the request for an audit would be more

proper if it came from the school board rather than the audit committee. In effect the audit committee asked for the audit and the school board chairman's letter came later, along with a statement on the chairman's letter by Superintendent James McIntyre.

Commissioner Charles Busler said the responsibility of authorizing such an audit

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Rowe attends forum, opponents absent

By Focus Staff

Knox County Commissioners Amy Broyles and Jeff Ownby hosted a Town Hall meeting at West High School on last Thursday. The event was titled, "Campaigns and Elections."

The idea came from a conference attended last spring by the two commissioners. The



Jamie Rowe

conference was the annual National Association of County Officials in Washington, D.C.

Ownby said the idea came to him and Broyles by another county commissioner from another state.

"He told me about how Democrats and Republicans worked together, and I thought

it was good idea to do. Amy and I don't always agree on everything politically but we have a good friendship and I thought we could work together on this," said Ownby.

"We initially thought it would be just the two of us talking, but Amy had the idea to invite candidates in the state House District 13 race, but we were informed that Eddie Smith (R), candidate for House District 13 seat, had

a conflict and could not attend. So we thought to invite all candidates in local races from our respective 2nd and 4th districts," Ownby said.

As it turned out, only three candidates attended Thursday's Town Hall meeting: Jamie Rowe, School Board Dist. 2; incumbent state Rep. Gloria Johnson (D), Dist. 13; and Cheri Siler (D), state Sen., Dist. 7.

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School Board Questions Merits of SAT-10 Assessment

By Sally Absher
sallyabsher@knoxfocus.com

The Board of Education finished up their first mid-month work meeting of the year last week in what may be a record breaking 5 hours and 36 minutes.

The board discussed important topics including the SAT-10 assessment; the collaborative conferencing process under PECCA; substitute teacher shortages; and a proposed evaluation rubric for the Superintendent.

Karen Carson also spent nearly an hour cross-examining County Law Director Bud Armstrong about several of his recent legal opinions.

The SAT-10 assessment is not required by the state but is mandated in Knox County for grades K-2. The discussion was requested by Amber Rountree, who along with Terry Hill and Patti Bounds (all former KCS employees), campaigned on reducing high-stakes testing for the youngest students.

Rountree has asked Chairman McMillan to schedule a special call meeting for this week to vote on whether KCS should continue to mandate the SAT-10, before the tests are ordered. McMillan is working to get the meeting scheduled.

She said she expected the discussion last week to be limited to SAT-10. However, Dr. McIntyre invited a cadre of folks from Curriculum & Instruction, who gave an hour-long, 66-page PowerPoint presentation titled "Student Assessment - Overview and Relationship to Teaching and Learning Cycle."

Rountree and others are not advocating doing away with assessments altogether. The SAT-10 test is promoted as a means to assess if a child is ready to enter third grade. Studies

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GIBBS COASTS PAST STRUGGLING POWELL, 39-6



PHOTO BY JAMES SPEARS

Gibbs senior quarterback Preston Booth makes a pitch as Powell sophomore Tanner Kesterson closes in Friday night at Powell. Booth had a hand in four touchdowns as the Eagles posted a 39-6 victory in District 3-AAA play. Story on C1.

Luke Johnson retires as bus driver

Luke Johnson, retiring after 36 years as a Knoxville bus driver, is behind the wheel last week during one of his last runs. Photo by Mike Steely.



By Mike Steely
steelym@knoxfocus.com

Bus Route 42, from the downtown transit center to UT Hospital by way of Fort Sanders along Clinch Avenue, won't be the same without longtime bus driver Luther "Luke" Johnson. His riders, many of whom he knows by name, wished him well last week as they entered and exited the bus.

After more than 36 years with the City of Knoxville, Johnson retired this month after having driven every route in town except the two new routes that were added this year.

"My first route, back in 1978, was Dandridge Avenue," he said. He said that many interesting things have happened on and around the buses he's driven, including being stuck out on the west end of Kingston

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Focus on the Law Giving a Deposition

A deposition is a statement given under oath by either a fact witness or an expert witness before trial. Depositions are usually given in an attorney's office. An audio recording is made and sometimes a visual recording is taken. A court reporter may be present as well. If you are a party to the lawsuit, your deposition will most likely be taken at a time and place agreed upon by the parties. If you are not a party to the lawsuit, you may receive a subpoena to appear at a certain time and place to give your deposition. A subpoena is a court order and the failure to obey it could result in penalties being imposed upon you by the court. If you have been subpoenaed to give a deposition you can hire your own attorney to appear with you but that is not required. If you are a party and are represented by an attorney, your attorney will most likely help you prepare for the deposition. This will involve going over probable questions you will be asked and reviewing files and paperwork you may possess relating to the case.

It is important to remember that the most important thing to do in a deposition is to tell the truth. Your credibility is one of the most significant ways that your testimony will be judged. If you get caught in a lie, any other true statements you make will be called into question.

Other tips to remember: Answer the Questions. Make sure you listen carefully to the questions and that you understand each question before you answer it. If you do not know the answer, just say so. Do not guess or assume the answer. Listen to the question and then take a breath before you answer it. If your lawyer needs to object to the question this will give your lawyer a chance to do so. Don't Volunteer. Generally it is better to not include information that is beyond the scope of the question.

Some cases may merit a different approach. You should discuss this further with your attorney. Don't Argue or Debate. It is easy to become frustrated with repetitive questions or questions that you think are unnecessary. You need to be patient and try to be civil. Losing your cool makes you look bad and increases your chance of making mistakes in your testimony. Do not say things out of frustration that you will regret later. Don't Be Rushed. The attorney may ask you to read a document and then answer questions about it. You may feel pressured to rush. You are entitled to take your time. You alone are responsible for the answers to the questions posed to you and you want them to be correct. Take a Break. No one wants you to be physically uncomfortable so ask to take a short break if you need one.

After your deposition is done, a transcript may be prepared. If so, you have the right to review the transcript to look for transcription errors. Take advantage of this because clerical mistakes could make a difference in the case. You should always hire an experienced attorney if you need legal services. My office number in Knoxville is (865)539-2100.



By Sharon Frankenberg, Attorney at Law

School Board Questions Merits of SAT-10 Assessment

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show that kids who are behind their peers at grade 3 have a four-times higher likelihood of not finishing high school.

The issue was the appropriateness of this particular assessment. The test is supposed to take 30 minutes per day, over four days. But experience shows it takes anywhere from 1-2 hours per day, depending on topic and student age.

There are concerns about alignment with the state (common core) standards. While the KCS administration assured the Board that the test is aligned, others, including the TN Department of Education, disagree.

Kathleen Airhart, TN Deputy Commissioner of Education, was in Knoxville in July to speak on the topic of assessments. When asked directly, "I understand that the SAT-10 is not aligned to the Tennessee standards or to common core, is that correct?" She answered, "That is correct."

Of the 141 districts in the state, last year only 86 used the SAT-10. Even fewer plan to this year. When Rountree asked why, the administrations of those districts consistently gave three reasons: "its' not aligned to the standards, it isn't good for our kids, and it isn't good for our teachers."

More districts now are relying on the "universal screener," required by the current RTI2 (Response to instruction and intervention) framework implemented to conform to Federal

IDEA and ESEA laws.

The screener consists of a brief assessment of academic skills (basic reading skills, reading fluency, reading comprehension, math calculation, math problem solving, written expression) administered to ALL students to determine whether students demonstrate the skills necessary to achieve grade-level standards.

This year, KCS implemented the Renaissance STAR universal screener for grades K-8. It is given three times a year, at the beginning, middle, and end of the school year.

Teachers have immediate, iterative intervention opportunities using this screener. The computer-based assessments take approximately 20 minutes to complete, and provide real-time information that allows adjustments to be made in each child's instruction to ensure success.

Lynne Fugate and Gloria Deathridge both said they wished there had been standardized assessments when their kids were in grades K-2. Doug Harris said, "We've got to have a summative assessment as a parent so we can help guide our kids to where they need to be." but acknowledged the SAT-10 may not be the right one.

Student representative Adam Hasan said he is big on qualitative information - the things that data can't measure. He said, "These tests are mainly used for data." He added, "I don't know that this culture of testing is correct to induce

at such an early age...I am against the SAT-10."

BOE members Hill, Bounds, and Rountree have all administered the SAT-10, and shared their observations on the inappropriateness of this assessment for children aged 5 to 8. But Carson said, "Just because we have educators on the board now does not make the board educational experts."

A number of teachers and parents waited through nearly 5 hours of meeting to speak about the SAT-10 at Public Forum. The following are just some of the points they shared:

Sandra spoke of the packets of review material that were sent home "for weeks" in addition to normal homework. She said her child had anxiety attacks and physical illness during test week, but she sent him back to school "because the students were told that in order to attend a field trip at the end of the week, they had to complete all of the SAT-10."

Lauren Hopson expressed concerns about the use of SAT-10 in teacher evaluations. She said, "K-3 teachers know that ... the only reason we have SAT-10 is so those teachers can have a TVAAS score... Students are evaluated by multiple evaluations and data points, but teachers are evaluated by only one."

Jennifer Nagel recently learned that her daughter is reading two grade levels behind. She said "the SAT-10 showed my daughter

had a reading issue and it was overlooked." She added, "I have a dyslexic child. The SAT-10 does not fairly test a dyslexic child's understanding of material compared to other students... The SAT-10 did not stop my daughter from falling through the cracks."

Kindergarten teacher Christina said in addition to working with and assessing her students every day in class, "we administer the STAR screener to every child... these struggling learners will be assessed even more. If we cannot figure out that the child is struggling with what we are currently doing, then there is no hope. The SAT-10 will not tell us anything that we do not already know."

BOE member and former Kindergarten teacher Patti Bounds thanked the C&I Team for the presentation, but said "No amount of data and fancy slides can take the place of what I know... from personal experience." She said the test does not test the curriculum she taught. The questions are inappropriate and tricky.

She shared that her grandson was so stressed during the SAT-10 test last year that he "picked and peeled the skin on his fingers until it bled." She said "He will never take another SAT-10 test, and if KCS and this board should be foolish enough not to remove this and any test like it from their assessment list, I hope other parents across this system will do the same."

Commission looks at school troubles again

Cont. from page 1

lies with the commission. McKenzie responded that the commission hasn't seen anything about the charges except for "a story in the paper."

Vice Chairman David Wright asked if an internal audit would interfere with any other action underway involving the Nutrition Program.

McIntyre told the commission that the board of education will work with the internal auditor "in partnering with the commission."

Commissioner Mike Brown accused the school board of "jumping on the bandwagon second" and said the school system "can't try to direct" the investigation.

"I think it needs to be done," commissioner Jeff Ownby said.

Ownby, who said he will not be at today's regular commission meeting, spoke about the Physical Plant Upgrade internal audit, saying the internal auditor "did a good job" and added that the school system "needs to make sure these items are

corrected in the future."

He said that the school system needs a better process when moving funds from one project to another and that the \$1.7 million to buy land for the construction of Northshore Elementary was never refunded to the PPU fund.

A major disaster clean up contract with Gulf Equipment Corporation's CrowderGulf, LLC, and Jordan, Inc. was moved on to the regular meeting. The contracts have only to do with major disasters in the county and not normal storm cleanup.

The idea of changing the commission's meeting times was postponed for 30 days. The discussion involves moving the Beer Board to 4 p.m., the commission meeting to 5 p.m. and holding the zoning commission meeting at 7 p.m.

Commissioner Ownby said that the Cable TV Committee, which he chairs, is talking with Comcast about an annual agreement. He said that for the last 9 years the county and the cable provider have been on a

month-to-month agreement and both hope for a longer agreement.

The Conner Road Bridge is being replaced and commissioner Busler spoke about local residents wanting to save the old one-lane bridge and developing a community park there.

"Just leave the bridge to the public. It would be a great place for the community to have a place to go," he said. County attorney Bud Armstrong said that the bridge might be saved if an organization there would take ownership, otherwise the county would be liable.

Busler also asked the commission if it would pay for a motel if he traveled to South Carolina to look at a successful school system there but the request apparently failed after commissioner Richard Briggs said the commission has no authority on how or where to build schools.

Commissioner McKenzie asked if the commission wants to reappoint a Joint Education Committee to work with the Board of Education on problems

between the two bodies. Commissioners McKenzie, Wright, Amy Broyles and former commissioner Mike Hammond had served last year on the committee.

"It was a pretty successful process," McKenzie said.

Wright told McKenzie that the appointments to a committee are the duties of Chairman Brad Anders, who was not present, and that will have to wait until Anders return.

"I'll leave that up to him," Wright said.

Commissioner Brown questioned what had been accomplished in the joint meetings, "after them sitting around and singing 'Kumbaya.'"

Other items that were discussed in the work session and will be brought up in today's meeting include the approval of the Cumberland Avenue Redevelopment and Urban Renewal Plan, the temporary construction of an easement at 2802 North Broadway for the First Creek Greenway, and the introductory plans to issue bonds for solar power for the county.

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Publisher's Position

Rowe Best Choice for 2nd District



By Steve Hunley,
Publisher
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As we approach Election Day, one of the most important races on the ballot is the race for the

Knox County Board of Education in the Second District. Once again, *The Knoxville Focus* strongly endorses Jamie Rowe.

There is a distinct difference between the campaigns run by Jamie Rowe, Tracie Sanger, and Charlotte Dorsey. Rowe has impressed just about everyone with her extensive knowledge of not only her own community, but the issues facing the board of education. Rowe has been very forthright in expressing her views while Tracie Sanger has clearly ducked just about every

opportunity to air her own views. The local media has repeatedly invited the candidates to appear on radio and television shows and Sanger has tried to avoid those appearances. Tracie Sanger has raised a huge war chest of campaign money almost entirely from outside the district. Sanger is endorsed by departed Board member Indya Kincannon who has been emailing from Slovenia to contacts made during her time on the Board.

One can only surmise why Sanger doesn't want exposure during the

campaign; either she can't or won't be interviewed with the other candidates by local media because she comes off second or third best in a three woman race, or she simply has no real grasp of the issues. The substance of her campaign is she deserves to be elected because she has been involved with the PTA, was a teacher and is a mother. Charlotte Dorsey was not only a teacher, but a principal; Jamie Rowe is not only a mother, but a grandmother. Sanger is young and her experience pales in comparison to that

of the other candidates and perhaps this is why she doesn't want to make public appearances with her opponents.

Jamie Rowe has not been content to merely enjoy her own life, but has fought for her own community at every opportunity. Jamie Rowe has demonstrated the integrity, ability, and courage so sorely needed on the Board of Education. Jamie Rowe is unbought and unbosomed by anyone and is not financed by the wealthy elite from outside of District 2.

Jamie Rowe is the

choice for those citizens who believe the Board of Education should be independent and respond to the people who elected them, not an appointed, dictatorial superintendent who was the choice of the same wealthy elitists that are financing Tracie Sanger's campaign.

If you really want a strong voice for children, parents, teachers and community, you have that choice:

VOTE FOR JAMIE ROWE.

Rubric Proposed for Superintendent's Evaluation

Patti Bounds requested a "Discussion of Superintendent's Evaluation Protocol" for the mid-month work session meeting last Monday.

Bounds explained, "As I read and studied

Dr. McIntyre's evaluations last year and previous years, what became apparent to me was the lack of a criteria-based evaluation. He is evaluated on five broad areas of focus, but with that there is no criterion on which to determine his level of competency."

She pointed out that teachers are evaluated by an extensive rubric, as are school-based administrators, so why not the superintendent. She asked,



By Sally Absher
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"Where is the measurement, where are the indicators, where are the descriptors, and where is the rubric?"

She said as a lead teacher, she evaluated Knox County teachers on instruction, planning and environment in three domains; 19 indicators, and over 100 descriptors. Other states use such a rubric for superintendent evaluations, citing specifically North Carolina, and Dr. McIntyre's home state of Massachusetts.

She asked the board to study, and decide on a rubric that has a tangible way to measure the results to be used in his next evaluation. She said she also wants to include a new

employee survey, developed by the board and administered by Central Office.

She added, "I wanted the board to look at what, perhaps, a superintendent in Massachusetts would be evaluated on." She said what she saw in previous evaluations was a self-evaluation based on the five areas of focus, and then each board member addressed those five areas of focus. She added, "If everyone else in our system is being evaluated on a rubric, then we need a rubric for our superintendent."

Doug. Harris pointed out that in the strategic plan, there are "quite a few metrics that will be very nice to use for his evaluation... very concrete, specific..."

Bounds said she would

go back and look at that, but "I don't believe it will be quite as complete as this rubric is. That comes from my state training, and what I was required to do as I evaluated teachers in Knox County."

Gloria Deathridge also referenced the strategic plan, and asked Bounds if she was recommending just putting numbers to categories listed in the strategic plan.

Bounds clarified that looking over past evaluations, Dr. McIntyre has done a lot of things well, and improved education in Knox County, but she kept hearing he needs to improve in the area of communication with employees. She asked how do you measure that?

Bounds continued, "In the TEAM evaluation for

teachers, there are ways to measure how teachers are performing. To my knowledge there is nothing to base that on for the superintendent."

She then quoted a portion of Dr. McIntyre address to the U.S. House education subcommittee. "The TEAM evaluation system features an excellent classroom observation instrument or rubric...which begins with a detailed and research-based definition of good teaching and allows educators to understand how their instruction measures up against a very rigorous standard. The power of TEAM and any strong performance evaluation system is that it provides consistent and useful information regarding effectiveness that can be utilized in human capital

decisions..."

Bounds concluded, "I'm just saying we need this same research-based definition of a superintendent to allow us to see his performance measures up against a rigorous standard."

Karen Carson said the topic was worthy of discussion, but it's not a quick process. She added, "It's not going to happen this year. Part of Dr. McIntyre's contract is that we make changes to his evaluation that are mutually agreed upon, so the board can't unilaterally make this decision."

It must be nice to have a job where you can dictate the terms of your evaluation.

Decoding Dyslexia TN Celebrates One Year Anniversary October 28

By Sally Absher
sallyabsher@knoxfocus.com

Three years ago, eight New Jersey parents took a train to NYC to attend a National Center for Learning Disabilities luncheon. All from different towns, they found they had similar stories, struggles, heart breaks, and frustrations and anger about trying to help their dyslexic children. By the end of the day, they declared that collectively, they could do something to help other parents and to fix the system. Decoding Dyslexia New Jersey (DD-NJ) was born.

Now there are Decoding Dyslexia groups in 47 states (including Tennessee) and British Columbia. It only takes a handful of concerned parents to start a movement!

Local parent Jules Johnson is one of the five founders of the Decoding Dyslexia-Tennessee (DD-TN) chapter.

Johnson told the Focus that her son was diagnosed with dyslexia in August 2013. "Like any parent, at first I was in shock (this wasn't just a

reading delay), then I was in research mode, then I started looking for support. I found very little local groups for parents, and actually, the only one in Knoxville had a mere 9 Facebook members, only one of whom was active."

She said what surprised her most was how dyslexia support paled in comparison to autism support. Autism affects 1 in 68, and dyslexia affects 1 in 5. "Why were there not more support groups for dyslexia? The only thing I can think is that dyslexia has such a stigma - who wants to admit their kid can't read?"

But she adds, "I've learned that the gifts of dyslexia are creativity, science and engineering skills. STEM (Science, Technology, Engineering, and Math) is the big 'hot topic' in education, and these are the areas where kids with dyslexia generally excel. So, we need to change the stigma."

While doing research to answer questions about her son's dyslexia, Johnson

kept running across "Decoding Dyslexia" in her internet searches, but found no chapter in Tennessee. The New Jersey DD website said "Email us for a guide to start a chapter in your state!" So, she emailed.

It turns out that four others, all from Nashville, also emailed the NJ organization, who put them in contact. Decoding Dyslexia TN was born on October 28, 2013. The five founding members don't meet in person, but through social media they are able to plan events and get things accomplished!

Founding members include parents Jules Johnson (Knoxville), Rachel Doherty (Nashville), Melissa Tackett (Brentwood); parent, tutor, and professional advocate Eileen Miller (Nashville), and educational psychologist Dr. Michael Hart (Nashville).

There are now over 700 members in DD-TN (50 members in Knoxville). Both Johnson and Jennifer Nagel from Knoxville serve on the

DD-TN leadership team.

Johnson says "DD-TN is a grassroots movement. We have NO money and we do not try to raise money. We are all volunteers, even the leadership. We advocate for positive changes in our public schools, and we also work to raise awareness. We are mostly parents, but also include professionals in the dyslexia community as well as adults who have dyslexia."

Since their founding one

year ago, DD-TN has accomplished much:

1. Gathered with other DD National members in Washington, DC in June 2014 to rally support for US House Resolution 456 on dyslexia awareness. So far, only one US Rep from TN has co-signed the resolution, Rep Dr. Phil Roe. We are pushing for all of our US Reps from Tennessee to co-sign.

2. Instrumental in getting the Tennessee Dyslexia is Real Law passed this past

June. It passed unanimously.

All of our founding members also serve on the Dyslexia Legislative Alliance, along with members from the Tennessee International Dyslexia Association (IDA) This bill defines dyslexia, requires teacher professional development and requires teacher colleges to come up with a plan to educate future teachers on dyslexia.

3. Participated in two

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Collaborative Conferencing Update

By Sally Absher
sallyabsher@knoxfocus.com

BOE Chairman Mike McMillan requested a discussion of collaborative conferencing in last Monday's work session.

A little background: Collaborative Conferencing is the process under PECCA by which local school boards collaborate with local teachers' associations on the following items: salaries and wages, insurance, fringe benefits, leave, grievance procedures, payroll deductions, and working conditions for teachers.

PECCA, the Professional Educators Collaborative Conferencing Act, has been state law since 2011 when the General Assembly abolished the Education Professional Negotiations Act and stripped school boards of the authority to engage in collective bargaining with organizations representing teachers.

Collaborative conferencing requires the parties to enter a memorandum of understanding (MOU) on the items agreed upon, with the MOU valid for up to three years.

However, the Act does not require collaborative conferencing, agreement on any terms, or an MOU. If a local board and the representative of teachers cannot reach agreement on any items, the board has the authority to address them according to board policy.

Knox County was the first school district in the state to start the collaborative conferencing process (October 2011) but is among the last to fully comply. The school board had three years to collaborate with Knox County Education Association (KCEA) to draft a MOU.

The previous school board delegated its authority to Superintendent Dr. McIntyre, and failed to adequately monitor the progress of the collaboration or follow up with the process.

There is some confusion as to when the clock

started ticking, and when the three years are up. Dr. McIntyre said the vote on the management team (to represent the BOE) was December 7, 2011, meaning the board would have until the voting meeting in December to approve any memorandum or agreement.

There are three collaborative conferencing sessions scheduled between now and the December regular BOE meeting.

Dr. McIntyre said "We have made a lot of progress in talking through issues and coming to consensus on some areas, there is a lot more that perhaps we haven't come to consensus on, but in the next three sessions to try to come to consensus on as much as we can, and to present to the BOE a MOU based on those areas of agreement."

He said the conferencing process is intentionally deliberative and takes time. He also blamed the holdup on the state delay in providing training, the joint training session, and the procurement process to hire a facilitator. Apparently they hired three facilitators.

McMillan said "Well for whatever reason, you're facing the 11th hour of a 36 month timeframe...I think it would be a shame if we couldn't reach an agreement... Many systems have achieved that success."

Tonya Coats, KCEA president, said the petition (to initiate collaborative conferencing) needs to be completed and turned in by November 1. Since there are no guarantees that an agreement will be reached and a MOU signed by the end of the three year period, KCEA is going ahead with re-starting the petition process.

Patti Bounds and Terry Hill indicated they would be interested in attending and observing the collaborative conferencing sessions, something BOE members have not done previously.



A collage from Decoding Dyslexia TN's Art Show SHINE, held at O'More College of Design held in September.

Decoding Dyslexia TN Celebrates One Year Anniversary October 28

Continued from page 3

national social media awareness campaigns (#showme1in5, and #RedeemingRed);

4. Participated in a national DD social media conference sponsored by Learning Ally in New Jersey;

5. Held a booth at the TN IDA 2014 RISE (Reading Instruction Successfully Enhanced) conference in Memphis;

6. Held book signings this summer in Nashville and Knoxville with former Tennessee Titan, Jovan Haye, dyslexic and author of "Bigger Than Me;"

7. Held a state-wide art show in September 2014 titled SHINE: An Art Show celebrating the unique dyslexic talents. This show had artist as young as 6 years old lined up side by side with professional artist Angelina Mazzanti

of "All Jumbled Up." The show was part of the Franklin Art Scene, and O'More College of Design was the host;

8. Secured Dyslexia Awareness Proclamations in both Knoxville and Franklin;

9. Lit the Henley Street Bridge Red as part of World Dyslexia Day, October 15th, to raise awareness for the 1 in 5 and redeem red; and

10. Working with Young Williams Animal Center to be a central supplier of volunteers for the "Paws for Reading" program.

In addition, the group is making a difference in public education. Several Tennessee districts, including Knoxville, are making small changes.

DD-TN and TN IDA members met with KCS administration last spring to request an Orton-Gillingham based

reading program be offered as part of the new RTI2 state initiative. The district looked into it, agreed, and is using SPIRE, an OG based program, for RTI2 Tier 3.

More recently, Knoxville leadership met with Dr. McIntyre and Melissa Massie (Student Support Services) to discuss bringing professional development to KCS, and they said they hope to put something in place.

Johnson said, "Things are not perfect in the educational world for dyslexic students, but we are happy for small strides. This is a marathon, not a sprint, and we are thankful for these steps."

For more information, check out DD-TN on Facebook (<https://www.facebook.com/decodingdyslexiatn>)

Rowe attends forum, opponents absent

Cont. from page 1

Approximately 40 people attended the event in the West High School Auditorium.

All candidates outlined their platforms. Education and employment underline Johnson's main platform. She has concerns about teachers "losing a seat at the table," jobs, and wants to broaden the discussion about domestic violence.

Cheri Siler, a math teacher in Knox County Schools, stated her primary issue is

education as well. Obviously, education central to Jamie Rowe's platform.

The candidates were asked a multitude of questions, but the majority of them were about some matter of education, either on the state or local level.

Perhaps the most interesting question from the audience was, "What's the biggest untrue thing that's been said about you during the campaign?"

Jamie Rowe said that she's been referred to as a politician. She said, "I'm

not a politician, but if being involved and working for good government make me a politician, then I suppose I am one."

Johnson said the biggest untruth about her is that, "I'm in the pocket of special interests."

Siler's untruth is her position on Amendment 1 to the state constitution. "I will vote no on Amendment 1, but I'm not pro-abortion. I support privacy."

Rowe was asked if she believed the school board needed more money from

Knox County on the local level. Her response was, "Until it's proven that the school system can spend efficiently, no!"

In response to another question, Rowe said, "Central Office employees salaries are too high."

The next "Town Hall Meeting" will be Nov. 13, somewhere in the Second District, where Broyles represents. West High School is in the Fourth District, represented by Ownby.

Luke Johnson retires as bus driver

Cont. from page 1

Pike for five hours in traffic during a snow storm. He said a woman on the bus was in labor and, eventually, he got her downtown where she had the baby in a hospital.

"I have two blind people who ride the bus and I've promised to go walking with them when I retire," he said.

In addition to walking daily, Johnson said he plans to read all the books he's accumulated over the years and catch more sporting events. He's a UT and Smokies fan and hopes to attend more games.

"Maybe when my wife retires in a year or two we may travel some," he said. Isabell Johnson works at the UT Library and the couple have three dogs.

"We met on the bus, she was on her way to school at UT," he said, adding that he asked her to marry him

in 1988 and she finally accepted in 2001. "I got lucky but had to wait a long time."

"We dated years before we got married," he said, adding, "We had a telephone marriage. When I'd go home I'd call her or she'd call me!"

Johnson's history with Knoxville transit began well before his employment there.

"We used to ride the bus when I was a little boy, over in South Knoxville on Number 4. My grandmother lived in Lonsdale at the time. I'd ride the bus downtown to the Tennessee Theater and pay 25 cents to see a movie," he said. "I got interested in the bus then."

He said a bus driver helped him get the job, explaining that he was working in Atlanta at the time and came back to Knoxville on vacation when he heard

a position was open driving a city bus. He applied and, in 1978, began his career.

Johnson has seen a lot of changes in the buses in Knoxville. He said that the money changers were already gone on the buses when he started. He recalls when the buses were packed with passengers as maids and housekeepers headed to West Knoxville to work.

"They used to fill the buses to the hilt when I first started," he said.

Johnson recalled that when he first started driving, the Dry Gap road was dirt and very narrow and that passing busses had to stop or slow in order to get by each other. He also recalled driving the TVA express routes which have since been discontinued.

The city carried more than 3 million fares each year and Johnson has carried many of them. On

his current route, to and from several hospitals, he's got to know a lot of people. Some rode his bus five days a week on their way for treatment.

On his last trip on Friday, October 17, he was joined by his wife, his brother, KAT employees and his regular passengers. He said the passengers had air horns which

they sounded while pulling into the terminal. That Saturday he was honored with a dinner at Chop House by fellow bus drivers and was invited to the KAT meeting last Thursday to be recognized.

Aside from catching up on his reading, walking and sports, Johnson wants to get more involved with his church,

Holy Ghost Catholic, and play a little golf. He said that retired driver Darrell Henry "showed me how to retire." He said to just set a date and stick to it.

"I've had a great time, haven't had much of a problem at all during my time," he said, adding, "Knoxville is a great place to work."

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Our Neighborhoods

**SOUTH KNOXVILLE:
 BRIDGE NAMED FOR HAROLD WOODS**

By Mike Steely
 steelym@knoxfocus.com

The Focus has reported on bridge names around Knox County including a recent "Our Neighborhoods" story that included the Henley, Buck Karnes, Bonnyman, J. Will Taylor, Ralph Adcock and Trooper Mike Slagle bridges. This past week a bridge was named in honor of a long-time community activist, an honor certainly deserved for his many years of service to the public.

Last Monday, state, county, and city officials assembled at the bridge on James White Parkway that crosses Sevier Avenue to dedicate the span as the "Harold G. Woods Memorial Bridge."

More than 100 people turned out for the dedication including elected officials, civic leaders, family members, and the general public.

Woods passed away in January at 74 and was a longtime union representative, a board member of East Tennessee Public TV as treasurer; on the board of Cornerstone Recovery and Project Help. He also served with the United Way, Boy Scouts of America, Child and Family Services, American Red Cross, National Family Services to America and



PHOTO BY DAN ANDREWS.

Local leaders and friends and family of the late Harold G. Woods gathered last week to dedicate a bridge to his memory.

many other organizations. Woods also served on the Tennessee Corrections Industry Board, the Knoxville-Knox County Community Action Committee, and the Meade's

Quarry Neighborhood Group. The late Woods also was on the Tennessee State Democratic Party Executive Committee and he and his wife of 52 years, Sylvia, are icons

in the local labor and political community. "It's fitting that this bridge be named the Harold G. Woods Memorial Bridge and that it will forever honor an outstanding

community leader," Mayor Madeline Rogero said. "I'll always smile when I drive across this bridge and see the sign memorializing Harold's life work."

**Neighborhood
 volunteers
 needed**

By Mike Steely
 steelym@knoxfocus.com

Each year the city hosts the Neighborhood Conference and the last event saw more than 500 people take part. Next year, on Saturday, March 7, the conference will again honor neighborhood associations and their leaders and promises a fun-filled day of informative events about the quality of life in Knoxville.

The Office of Neighborhoods is currently seeking volunteers for the March 2015 event, which will be held at the Knoxville Convention Center.

Positions are open for a variety of duties, including greeting and registering attendees, moderating workshops, taking pictures and manning information booths. Volunteers are also needed for help in promoting a T-Shirt competition, brainstorming workshop topics, promoting the conference and securing corporate sponsors and assisting with sponsorship benefits.

The Office of Neighborhoods is asking for anyone interested in helping to call 215-4382 or visit www.surveymonkey.com/s/KnoxVolunteer. If you have suggestions, questions, or want to input your information you can do so at the telephone number or by contacting Debbie Sharp at dsharp@cityofknoxville.org.

The Neighborhood Conference is held in odd years and the Neighborhood Awards Luncheon is held every year.

Brewed Awakenings Hosts Stella Parton



PHOTO BY DEBBIE POOLE.

Promoter Sandy Richardson and Stella Parton are pictured with Brewed Awakenings owners Melissa Asher and Dr. Lisa Beighle.

Brewed Awakenings Coffee House in Seymour recently was honored to host Ms. Stella Parton in a private acoustic house setting on September 28. She entertained those in attendance with music and stories and played each of three guitars and a auto harp. It was a treat for all in attendance to see her passion for music and people. Those in attendance were truly blessed that night.

Stella Parton is an international award-winning recording artist, and an accomplished singer/entertainer, producer, speaker, actress and author as well. Growing up in the mountains of east Tennessee surrounded by a musical and spiritual family, she explored her talents at an early age at home, community events, church, local radio and television.

After relocating to Nashville, Stella wrote, produced and released her first hit record, "I Want To Hold You In My Arms."

Continue on page 2

UGO celebrates 40 years

Mark your calendars for November 1, 2014 as United Grocery Outlet/Grocery Outlet is inviting the community to Customer Appreciation day to celebrate forty years of service.

Each store will feature fun activities like treasure hunts, sidewalk events and goodie bags for the first 40 customers. As the largest close-out grocery company in the southeast, UGO is grateful for everyone's support and commitment.

United Grocery Outlet/Grocery Outlet is a family-owned company headquartered in Athens, Tennessee that began in the small east Tennessee town of Etowah under the name Bargain

Barn. The founders were Doug, Carol and Michael Tullock. Michael was a teenager at the time and is now the company president.

The original concept for their business was that customers "Eat Better For Less." Beginning with \$1,000 of working capital and using the corner of an antique store as their store front, Michael and his parents started purchasing closeout, seconds, and irregulars from two manufacturers. No one ever dreamed it would grow into the thirty-six store chain with about 750 employees reaching over 5 states, that it is today!

"We would like our customers

to shop us first and then go to the conventional grocery store for the remaining necessary items," said a company representative.

"Most customers find only a few items are needed from the conventional grocery store, which saves them considerable money. When shopping one of our stores, you will not find the same items all the time. It is a treasure hunt of sorts. We only buy the items we can offer our customers at exceptional savings. We now buy from hundreds of manufacturers. This allows our customer to find anything from basic food to high end gourmet items."

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Sequoyah Hills bus service saved

By Mike Steely
steelym@knoxfocus.com

It took some time and much debate but the Knoxville Transit Authority (KTA) voted to approve an option on Route 10 that will continue to serve Sequoyah Hills and Bearden during morning and evening peak times. The route runs from the Transit Center down Kingston Pike to Keowee Avenue, south to Southgate/Scenic Drive, back to Kingston Pike to end at Forest Park. Chairperson Renee

Hoyos made it clear that she prefers the route be changed to serve the city parks and greenways and said the route has declining ridership. KTA board member Hubert Smith challenged the chairman, who had said no further public comment was needed during the meeting. Mark Hairr moved to adopt the third of the three options presented and the vote was without opposition. Hoyos said they should still consider a route that would serve the city

parks and along the river and KAT general manager Dawn Distler said, "We could look at that." "People are talking about it, how it would be a cool thing to do," she said, adding that a parks and river route got lots of TV and magazine stories. Hoyos called continuing peak-time service on the route "a slow death for Route 10." She said the route has only 49 riders each day. KTA member Liliana Bonilla suggested involving the community along

the route about feedback to increase ridership calling for "stronger community involvement." "These resources could go to buses that have a higher demand," Hoyos said. Retaining the service, but limiting the bus service to peak hours, passed without further verbal opposition. The decision will now see another public hearing and a staff report. The local Uber cab operation came under discussion as well. The

non-licensed, private-car and taxi-type service apparently falls outside the jurisdiction of the KTA. Hoyos said she has called the police department to "see if they are doing something about this." Smith suggested holding a public meeting about the Uber problem and inviting the licensed taxi companies to take part. Hoyos said the city is "slowly looking into it" and the KTA should wait for direction. City Councilman Dan Brown

said "at this point we should leave it alone," and added that the city law department is looking into the private service company. The KTA also honored retired bus driver Luke Johnson for his 36 years of service as a bus driver in Knoxville. Johnson told the meeting that he has met many people from many walks of life and added, "It's been a privilege. Knoxville is a great place to work, a great city to live in."

Soccer Parking, setbacks, and site plans

By Mike Steely
steelym@knoxfocus.com

It isn't often that compromises take place on the floor of the county's Zoning and Appeals Board, but it happened Wednesday. Will Robinson was asking for approval of parking lot improvements for the U. S. Cellular Soccer Complex at 800 and 875 Cornerstone Lane. The 23-acre complex, between Murdock Drive and Lovell Road in West Knox County, currently has graveled parking lots serving the fields, a paved trail loop, restrooms and concession building. The idea is to pave the parking lots and stripe the lots for parking. Robins said currently

the parking there is separated by railroad cross ties and cables and he asked for 90 degree parking and a more narrow roadway, reducing the main drive from 25 to 24 feet. He asked that the parking spaces be reduced to 9 by 18 feet. Cindy Pionke, of the Engineering and Public Works Planning and Development Division, was asked by the board to comment and she said she had not been to the site but 25 feet is the minimum standard width the county allows. Board member Markus Chady said that the current parking lot is "more organized" than most outdoor parking lots and that the paving and striping is an

improvement. Robinson and Pionke chatted a bit during the board's discussion and came back with a compromise. The road would remain 25 feet wide and the parking spaces would become 9 by 17.5 feet. The board agreed and voted to permit the paving and striping. The Zoning and Appeals Board elected officers during the meeting, re-electing Chairman John Schoonmaker and split on a vote for Vice-Chairman, reelecting Chady over Cynthia Stancil in a 5 to 3 vote with Schoonmaker choosing not to vote. The board approved a request from Green River Holdings to reduce a set back from 16 feet

to 5 feet at 510 Milwaukee Way. The approval came because of an odd shaped lot. A proposed subdivision, Westland Woods, gained approval for several lots front and rear setbacks after residents of Gettysview Home Owners met with the developers. Attorney Wayne Cline and Attorney John King, representing the developer, asked and received the board's approval of the agreement. Schoonmaker thanked both parties for working together, which is a rarity, and King said at the end of the hearing, "That preverbal place just froze over." Chad Brewster represented Matthew Miller and received a waiver on rear set back for a

home at 2914 Ruch Miller Road. He said the owner is removing a mobile home there and wants to build a home on the site, constricted by power lines on one side and a drop off behind the site. The idea is to replace a 3 bedroom mobile home with a 3 bedroom house and use the existing septic. The board agreed to reduce the rear setback from 35 to 20 feet. The Cedar Bluff Baptist Church was also granted a waiver for minimum parking stall sizes, from 200 square feet to 162 square feet at 9215 Floyd Lane.

Brewed Awakenings Hosts Stella Parton

Cont. from page 1

My Dreams Tonight." More hits followed like "Danger Of A Stranger," "Standard Lie Number One" and "Undercover Lovers." She currently has 26 albums to her credit. Brewed Awakenings was very proud to be the first to host Stella's newly created intimate acoustic shows. Dr. Lisa Beighle and Melissa Asher, owners of Brewed Awakenings, gives their sincere thank you to Ms. Stella Parton.

Enrichment FCU Presents Check to Young Marines

On October 14, 2014 Enrichment Federal Credit Union presented a donation to the Lt. Alexander Bonnyman Young Marine Unit in North Knoxville. The first Young Marine Unit in Knoxville, TN started in 1997 and was named for Lt. Alexander Bonnyman, a World War II US Marine Medal of Honor recipient who grew up in Knoxville. The mission of the Young Marines is to positively impact America's future by providing a quality youth development program for boys and girls that nurtures and develops its members into responsible citizens who enjoy and promote a healthy, drug-free lifestyle.

"What a better way to demonstrate the credit union difference," said April Fugate, West Branch Sr. Branch Manager, "by donating to the youth in our area and to encourage participation in positive programs we are helping do our part for our future. Credit unions were founded on the philosophy of 'People Helping People' and the credit union wants to do our part to support groups within our community. The credit union employees donated money to wear jeans to work and that is the money we are donating to the Young Marines to help with their ongoing program needs."



Lt. Alexander Bonnyman Unit Commander Virgil Young and April Fugate, EFCU West Branch Sr Branch Manager. The Young Marines in the back are holding up posters that they have worked on for Red Ribbon Week which is the last week in October. It is a campaign that brings awareness to the prevention of alcohol, tobacco and other drugs and violence.

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- Central High Graduate
- Bachelor of Science - Biology - TN Tech Univ.
- 4 years chair Fountain City Town Hall
- Fountain City Woman of the Year - 2004

- Bicentennial Gold Medal award - for Gresham Environmental Center trails and programs
- Wrote 120 environmental activities integrating science with language arts, social studies, math, and art
- Co-volunteer of the year at Fountain City Art Center - 2013

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All In One Lifetime

James F. Byrnes of South Carolina

Pages from the Past



By Ray Hill
rayhill865@gmail.com

The autobiography of James F. Byrnes of South Carolina was appropriately named All In One Lifetime. Byrnes served as a Congressman, U. S. senator, Associate Justice of the United States Supreme Court, Assistant to the President, Secretary of State and governor of South Carolina. Few have ever been so honored as was James F. Byrnes.

James Francis Byrnes was born May 2, 1882 in Charleston, South Carolina. The story of his life was quintessentially American, as James Byrnes's father passed away shortly after his birth. The death of the elder Byrnes placed the burden of providing a living for the family upon the narrow shoulders of Mrs. Elizabeth Byrnes, who was a dressmaker. There were few opportunities for women during that time and the Byrnes children all went to work at an early age to help out; "Jimmie" Byrnes left his Catholic school to work for a lawyer at fourteen years of age. The enterprising lad learned a trade at that time, becoming a stenographer. Byrnes later became a lawyer although he never even attended high school, much less college. Byrnes received his training as an attorney by the process of reading the law with a mentor, a not uncommon practice at the time. It was sort of an apprenticeship and Byrnes was prosperous enough by 1906 to propose and marry Maude Perkins Busch.

Byrnes became an Episcopalian around the time he married and in 1908 was named solicitor for the second circuit of South Carolina's courts. By 1910, Jimmie Byrnes was running for Congress and won. Even though he was only twenty-eight years old when he took his seat in Congress, Byrnes proved to have a positive knack for legislating. Thin and wiry, with a craggy face and charming smile, Jimmie Byrnes was unusual for a Southern Congressman. Byrnes relied less on oratory to accomplish his legislative goals than a mastery of moving things along through the committee rooms and halls of Congress. Throughout his career, Jimmie Byrnes became a power in Washington, D. C. precisely because of his ability to work with others. Byrnes also had a propensity to ingratiate himself with those more powerful than himself and despite being little more than a freshman legislator, it was not long before President Woodrow Wilson was entrusting vital tasks to the South Carolinian rather than committee chairmen or more senior Congressmen.

was a one-party state at the time --- the Democratic nomination was tantamount to election --- its politics was hard fought and Jimmie Byrnes decided to run for the United States Senate in 1924. The incumbent was Nathan B. Dial, but Senator Dial had attracted opposition from not only Congressman Byrnes, but also one of South Carolina's most rugged and able campaigners, Coleman L. Blease.

Blease was one of the most original and perhaps most dangerous of all the famous Southern demagogues of his time. "Coley" was heartily supported by many of South Carolina's financially disadvantaged, oftentimes referred to as the "wool hat boys". Blease was an arch white supremacist who heartily approved of lynching.

Senator Dial proved to be a weak candidate and ran a poor third in the Democratic primary. Coleman Blease, a former governor, again demonstrated his vote-getting ability by winning 42% of the vote, while Congressman James F. Byrnes ran second, polling 34% of the vote. Under South Carolina law, the two top vote getters would face each other in a run-off election.

Not surprisingly, Jimmie Byrnes was bitterly opposed by the Ku Klux Klan. Klan members were suspicious of Byrnes as a former Catholic and the rumor that Congressman Byrnes was still a Catholic was spread by the Klan during the run-off election. Just before Election Day, an "endorsement" of Byrnes's senatorial candidacy by several alleged former altar boys appeared. It was just enough to give Coleman Blease 51% of the vote and the election. It was to be Jimmie Byrnes's only electoral defeat in a long career.

Out of office, Byrnes moved to Spartanburg, South Carolina where he practiced law. Jimmie Byrnes enjoyed a highly lucrative law practice and one of his confidantes from his Congressional career was immensely wealthy investor Bernard Baruch. Baruch, attracted to the centers of power, provided Byrnes with sound advice on investments, which helped to make the former Congressman wealthy in his own right.

Byrnes was hardly done with politics and while engaged in his law practice and building up his own financial foundation, he found the time to remain involved with South Carolina politics. Byrnes intended to avenge his defeat by challenging Senator Coleman L. Blease for reelection in 1930.

Once again it was a



FROM THE AUTHOR'S PERSONAL COLLECTION.

A jaunty Secretary of State James F. Byrnes in 1945

hard fought election and Senator Blease garnered 46% of the vote in the first primary, while Jimmie Byrnes trailed with 38%. Campaigning at a frenetic pace, Byrnes managed to reverse the results of the primary election from six years before, edging out Coleman L. Blease with 51% of the vote.

James F. Byrnes entered the United States Senate on March 4, 1931 and although only a freshman in a body that valued seniority above all else, soon became one of the most important members. Byrnes was an early supporter of New York Governor Franklin D. Roosevelt for the Democratic presidential nomination in 1932 and after FDR's election, Byrnes was considered to be the president's spokesman in the Senate.

As always, superbly skillful, Senator Byrnes used his influence in the Senate, as well as with Roosevelt's New Deal administration to accomplish a truly impressive feat. For decades South Carolina representatives had yearned for an inland water system, a notion that went back to colonial times. Such a system would help to control severe flooding, as well as increase business opportunities for South Carolina. The Santee-Cooper was

pushed by Senator Byrnes who realized South Carolina could not possibly hope to undertake such a project if the state was to provide the money to build it; Byrnes envisioned getting the money from the federal government in the guise of a loan. The idea worked and South Carolina did repay every penny owed without increasing the burden on local taxpayers.

James F. Byrnes was his own man and while he ardently defended and supported President Roosevelt's foreign policies and many aspects of the New Deal, he dissented when he felt legislation was not in the best interest of South Carolina. Byrnes also tried to dissuade FDR from attempting to purge fellow Democratic senators who had balked at enlarging the Supreme Court as Roosevelt had demanded. One of Roosevelt's chief targets was Byrnes' colleague, Senator E. D. "Cotton Ed" Smith.

Smith had served in the United States Senate since 1909 and found just about everything objectionable where the New Deal was concerned. FDR intended to drive Cotton Ed out of the Senate and South Carolina Governor Olin D. Johnston made the announcement he would challenge Smith from the White House

steps. Although hardly close, Byrnes quietly made the decision to back Cotton Ed Smith over Johnston.

FDR made a point to travel through South Carolina as the Senate race was under way and made an oblique comment about Cotton Ed, which backfired. Senator Smith, with the help of Jimmie Byrnes, beat Johnston badly.

Having easily been reelected himself in 1936, Jimmie Byrnes was offered an appointment to the U. S. Supreme Court by President Roosevelt in 1941. It was the pinnacle for any lawyer and Byrnes was the last Justice to be named to the court who had not attended law school. Despite the prestige of serving on the high court, Byrnes found himself missing the rough and tumble of elective politics. He would wander back to the Senate, holding court in the office of Leslie Biffle, Secretary of the Senate.

Byrnes only served fifteen months as a Justice of the Supreme Court, resigning a lifetime appointment to accept another job from Franklin Roosevelt as Director of the Office of Economic Stabilization. The United States was fighting a global war after the Japanese Empire had attacked Pearl Harbor and despite the convoluted title, Byrnes held enormous

influence over the American economy. As if Byrnes was not busy enough, he was named Director of War Mobilization in 1943. By virtue of his own ability, intellect, and Irish charm, Jimmie Byrnes was exerting enough influence to be referred to as the "Assistant President of the United States".

A superlative politician, Jimmie Byrnes realized when FDR was seeking a fourth term in 1944, it was unlikely that incumbent Vice President Henry A. Wallace could be renominated. There were vehement objections by many party leaders and bosses across the country who felt Wallace would not only be a drag to the rest of the ticket, but might actually cost FDR votes.

Franklin Roosevelt, distracted by the war, constitutionally averse to telling anyone "no", and ailing, encouraged the prospective vice presidential candidacies of numerous ambitious Democrats, all while urging the hapless Henry Wallace to seek renomination. One of those Democrats encouraged to run for vice president was James F. Byrnes.

The Democratic National Convention of 1944 would prove to be one of Jimmie Byrnes's greatest disappointments.

The Moral Imperative

EBOLA—the mere mention of it brings on waves of panic, fear, and anger. The onslaught of the disease also vividly highlights the failures of governments throughout the world to combat



By Joe Rector
joerector@comcast.net

planning football parties for the weekend, and looking forward to our next “toy” purchases.

This Ebola thing proves to be a stubborn disease that seems to enjoy

tormenting us humans. To recap, it is defined by the World Health Organization as “is a severe, often fatal illness in humans. It is transmitted to people from wild animals and spreads in the human population through human-to-human transmission via direct contact (through broken skin or mucous membranes) with the blood, secretions, organs or other bodily fluids of infected people, and with surfaces and materials (e.g. bedding, clothing)

contaminated with these fluids. The average EVD case fatality rate is around 50%. Case fatality rates have varied from 25% to 90% in past outbreaks.”

The world sat unconcerned as the disease raced across borders with no concern for the age of its victims. Guess what: there is as of yet no widespread cure available for EVD. This present outbreak is the largest one to occur since the discovery of the virus in, surprise, 1976! How can that be? The disease is projected as more deadly to its victims than those stricken with cancer or heart disease. It claims an average of 1 out of every 2 persons infected. So, if this virus were to spread throughout the world as an epidemic or pandemic and wipes out 50 percent of the population, 3.5 billion

people would die. That’s effective population control. The Black Death of the 1300’s killed 25 million, about 3 percent of what this disease could kill.

Readers might be sufficiently scared now. Keep in mind, however, that Ebola is transmitted through direct contact. It is not an airborne disease like the flu. Still, let’s hope that a few things begin now. First, we can keep our fingers crossed that the leadership of this country proves itself more effective in dealing with a possible epidemic than it has been in dealing with a sick economy or dragging war. This is the time for political ideology to take a back seat to the health of the country and the world. Arguments over healthcare might become moot if politicians don’t make decisions that can

protect the population of our country and planet.

Second, we should all say prayers that our best minds can come up with a cure and immunization to combat this disease. Maybe pharmaceutical companies will forego the opportunity to cash in on the current crisis and, instead, provide medicines at break-even costs so that people can be safe. They can look at doing so this way: saving folks now will keep them around to buy billions of overpriced drugs in the future.

Last, let us hope that the “civilized” world finally decides that it is its brother’s keeper. Much of the cause of deadly diseases is the result of living conditions that are abysmal. We who have much must make sure that every person in this world has access to

clean drinking water, adequate disposal of garbage and sewage, and basic healthcare. Our failure to provide such fundamental things for all people will eventually lead to an illness that might wipe humanity from the face of the earth.

I worry about Ebola, but I worry more about the people who live in conditions that promote disease, starvation, and death. The US cannot be policeman of the world, but those countries that have much must accept the moral imperative to make sure the minimum essentials are available to all people. If that much can’t be accomplished, perhaps we deserve the catastrophic effects of a killer disease. Let’s just hope we’re not too late.



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Howard's hat trick nets home win for Lady Spartans

By Ken Lay

Webb School of Knoxville senior soccer player Halsey Howard made sure that the Lady Spartans closed out the home portion of their schedule with a victory Tuesday afternoon.

Howard had a hat trick and dished out an assist in Webb's 5-3 comeback victory over Franklin Road Academy in a Division II-A Regional Consolation match.

With the win, the Lady Spartans advanced to the sectional round. They played at St. George's Saturday for a chance to go to this week's State Tournament but results were not available at press time.

In its final home match of the season, Webb (13-5) got off to a slow start and fell behind the Lady Panthers when Riley Casey scored in the 10th minute.

"We were flat, flat as a flitter in the first half," Webb coach Sonny

Trotter said. "We were in La-Land."

The Lady Spartans answered a wake-up call later in the match when sophomore Lexi Reeves scored the equalizer in the 38th minute off an assist from Howard.

Webb took a 2-1 lead on Howard's first marker of the match. Darby Bauman was credited with an assist on Webb's go-ahead goal.

The Lady Spartans, however, didn't lead long as Franklin Road evened the match at 2-2 just before halftime on Casey's second marker.

The Lady Panthers took a 3-2 lead early in the second half on a goal by Anna Canady in the 43rd minute as Webb was again sluggish to start the second half.

The Lady Spartans, however, would pull things together in time to win their final home match of

the 2014 campaign.

"We knew that this was our last home game, no matter what," Trotter said. "This was a big win over a good team and it's great to win our last home game."

"All four of these teams [headed to sectional play], Battle Ground Academy, FRA, [University School of Nashville] and us are so good and anybody could win this thing. This is good stuff."

Continue on page 2

Catholic stays undefeated, beats rival Webb 24-6

By Alex Norman

It's been a streaky series between rivals Knoxville Catholic and Webb School.

The Fighting Irish won 7 in a row from 2002-2008. The Spartans then took the next five from 2009-2013.

Now in 2014, Catholic is hoping that tradition of runs continues.

In a game played on Thursday, October 23rd, the Fighting Irish showed why they are ranked #2 in the state in Class 4A, beating Webb 24-6.

In the first quarter it looked like Catholic (8-0) was going to get on the scoreboard early. Sophomore Amari Rodgers (son of former Vols quarterback Tee Martin) took a pitch and broke it 39 yards for a first down at the Webb 36. But the drive would stall and they would punt the football to the Spartans.

Webb moved the football a little bit but would be forced to punt from their own 31. Unfortunately for the Spartans, that punt only went 10 yards, giving Catholic terrific field position.

The drive would eventually cease, but Junior Jake Poczobut was there to kick Catholic onto the scoreboard. His 35 yard field goal gave Catholic a 3-0 with 6:12 to go in the first quarter.

The Catholic defense would force a 3 and out, and when the offense took over, senior Quarterback Zac Jancek (son of Tennessee



Gibbs High senior standout Hunter Lane directs the band as the Eagles celebrate a 39-6 win over Powell Friday night.

PHOTO BY JAMES SPEARS

Gibbs coasts past struggling Powell, focuses on Central

By Steve Williams

Gibbs High's football team took care of business Friday night and kept its playoff hopes alive. In the process, a struggling Powell program took another hit in its final home game of the season.

The tone was set early. The Eagles recovered a Powell fumble on the opening kickoff and cashed it in for seven points before the first cup of hot chocolate had cooled enough to sip.

It didn't get much better for the Panthers, who have been hit hard by injuries this season and saw their head coach suspended from his coaching duties just hours before their Oct. 17 game at Oak Ridge.

Gibbs reached mercy rule requirement by halftime and coasted to a 39-6 win.

"I know this has been a community that's struggled (in football) this year, but it's still Powell," said Gibbs Coach Brad Conley. "So our kids were excited. We feel like we've got a lot to play for. Our kids have come out and played hard every week this season. I wouldn't have expected anything else tonight."

The Eagles, now 3-4 in District 3-AAA and 5-4 overall, will host Central (3-4, 4-5) this week with a playoff berth possibly up for grabs for both teams.

"I feel pretty good that if Gibbs wins Friday night, we're going to be

in the playoffs," said Conley, whose team qualified for post-season play in 2013, its first year in Class 5A.

"We have a game (this) week that's going to define us," said Preston Booth, Gibbs senior quarterback who had touchdown sneaks of 1, 2 and 2 yards and a 49-yard TD strike to wide receiver Ethan Warden in the win over Powell.

The Panthers (1-6, 1-8) had issues with their kicking game most of the night.

Brendan Wilson's 37-yard punt return gave the Eagles a 14-0 lead, after Buck Hawkins' PAT kick late in the opening quarter.

Powell muffed the ensuing kickoff but it didn't turn out to be costly as

Gibbs eventually fumbled it back.

The Eagles, however, got the first of two safeties when Powell's punter inadvertently stepped back out of the end zone after receiving a snap to punt. That made it 16-0.

With good field position again after the safety, Gibbs covered a short field (34 yards) and extended its lead to 23-0.

Booth hit Warden in stride on the long TD pass to make it 30-0.

The Panthers were snowed under at their 13 on the ensuing kickoff return. Gibbs' Matthew Rudbal intercepted sophomore quarterback Jacob Kirby's first down pass

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Hawks score early and often against LCHS

By Ken Lay

Hardin Valley Academy's football team was eager to return to the gridiron Friday night and it showed.

The Hawks scored on their first four possessions en route to posting a 56-0 victory over Lenoir City in a key District 4-AAA contest.

The Panthers (3-6 overall, 1-5 in the district) got the ball first and managed to get a first down before Hardin Valley's defense forced a punt. The Hawks then took possession at its own 32-yard line and engineered a six-play drive that ended when Ryan Ferguson scored on a 49-yard run to give the Hawks a 7-0 lead midway through the opening frame.

That was the beginning

of a dominating performance for the Hawks (5-4, 4-2).

On the ensuing kickoff, Hawks kickoff specialist Logan Kington successfully executed an onside kick. He recovered to give HVA the ball at its own 49. Two plays later, Isaiah Aguero scored from 49 yards out to give the Hawks a 14-0 lead.

Hardin Valley, which kept its playoff hopes alive with the win, went on to score two more touchdowns and open a 28-0 lead by first quarter's end. The Hawks' defense got a touchdown when Joe DeFur recovered a Panthers' fumble and rumbled 43 yards for a score.

Ferguson's 52-yard scoring scamper made it 28-0

with 58.9 seconds left in the opening frame.

Aguero had a 15-yard run early in the second stanza made it 35-0. He also had a big night on defense as his interception set up the final score of the first half, which came on an 11-yard run by Tim Frizzell.

"We came in here with a chip on our shoulder after [a loss to] West," Aguero said. "We knew that we had some things to work on this week and our defense played lights out."

The lopsided margin gave Hardin Valley coach Wes Jones the opportunity to give some reserves some playing time.

"Our kids came out ready and a lot of guys got

to play and that's good," Jones said.

The reserves took advantage of their chance in the second half, which was played with a running clock.

Jordan Snipes had a 36-yard touchdown run in the fourth quarter and junior defensive back Cedric Cook recovered a Lenoir City fumble in the end zone late in the contest.

LCHS first-year head coach Jeff Cortez was impressed by the Hawks on this night.

"Hardin Valley played at a very high level tonight," Cortez said. "They were sharp and we just couldn't get anything going."

"They were firing on all cylinders."



PHOTO BY DAN ANDREWS.

Catholic's Abby Bower moves the ball past CAK's Hannah Clothier in Thursday's Region 2-A/AA Championship match at Blaine Stadium. Bower scored the game's second goal in the Lady Irish's 2-0 victory over the Lady Warriors.

Catholic, HVA win region soccer titles

By Ken Lay

Catholic High School and Hardin Valley Academy beat familiar foes Thursday to win girls regional soccer championships. Both the Lady Irish and Lady Hawks recorded shutouts over their respective region champions.

Catholic downed Christian Academy of Knoxville 2-0 Thursday afternoon to win the Region 2-A/AA Title. Later in the evening, the Lady Hawks recorded a 2-0 win over Bearden to claim the Region 2-AAA Championship.

At Catholic, the Lady Irish beat their Cedar Bluff rivals for the third time this season and had to contend with several distractions, including an afternoon kickoff due to the Irish's Thursday night football game against Webb, another traditional rival, at Blaine Stadium.

"It was a busy day," Catholic coach Mark Leader said. "We got off to a fast start and we hit a crossbar early but we settled down and we scored a goal in each half."

"This was a very stressful day. The girls had a hard day at school and we had tonight's big football game. School usually gets out at 3 [which was kickoff time against the Lady Warriors]. We let them out at 1 o'clock today."

The early kickoff time didn't seem to hamper the Lady Irish on this day as Catholic (15-5) took control of the match early.

"We came out and played hard," Leader said. "I wanted to emphasize that and we played much better than we did the other night."

Catholic, which put 14 shots on goal against the Lady Warriors (16-5), took a 1-0 lead in the 16th minute when Camille Mancini took a pass from Ashley Hickman and banged it past CAK freshman goalkeeper Skyler Woidtke.

The game's first goal would prove to be the only offense that the Lady Irish would need. Catholic, however, would get an insurance goal from senior Abby Bower in the 57th minute.

"We came out really excited," Bower said. "I headed that one and I got my own rebound and was able to shoot it in."

Both the Lady Irish and Lady Warriors advanced to Section 1-A/AA play on Saturday. Catholic played Elizabethton at home while CAK traveled to Greeneville. Results were not available at press time.

For CAK, it will be a familiar road.

"We'll have to go to Greeneville and that was the same route that we took [to the State Tournament] last year," Lady Warriors' coach Ried Estus said. "I thought Catholic worked hard and played great defense."

"We lost track of a forward and we weren't as sharp as we were the last time and they got free on a header and you can't make those kind of mistakes in big games."

CAK advanced to Thursday afternoon's match against the Lady Irish with a 9-1 win at Rockwood Tuesday. Catholic, meanwhile, beat Grace Christian Academy in Tuesday's elimination semifinals.

At Hardin Valley Academy Thursday night, the Lady Hawks (18-1-2) notched a 2-0 win over the Lady Bulldogs (12-10-1).

The win netted HVA its first Region 2-AAA Championship.

After the Lady Hawks and Bearden slugged through a scoreless first half, Hardin Valley scored twice in the second half. The Lady Hawks' first marker when Kelsey Klett and Paige Hewitt crowded the net and a Bearden defender knocked the ball back in her own net.

HVA later took a 2-0 lead when Gwen Breslin scored off an assist from Taylor Bishop.

Both Bearden and Hardin Valley were set to play Saturday. HVA hosted Jefferson County while BHS played at Kingsport Dobyns-Bennett. Results were not available at press time.

Bearden opened regional play with a 7-1 victory at Karns Tuesday night. The Lady Hawks eliminated Powell with a 2-0 win at home in the first round.

Lady Indians eliminate South-Doyle: At Kingsport Tuesday, the Lady Cherokees (12-7) saw their 2014 campaign come to an end Tuesday with a 3-1 loss to the Lady Indians.



PHOTO BY DAN ANDREWS.

Franklin Road Academy's Lily Pierce rushes past Webb's Carter Anderson as Lady Spartans' goalkeeper Evey Satterfield prepares to face a shot. Anderson had an assist in Webb's 5-3 win over the Lady Panthers Tuesday.

Howard's hat trick nets home win for Lady Spartans

Continued from page 1

Hannah Robinson re-tied the game 3-3 in the 58th minute. Reeves picked up an assist on the tally before Howard took control of the match.

She gave the Lady Spartans a 4-3 lead in the 69th minute and closed out the scoring 10 minutes later. Reeves and Carter Anderson were credited with assists on the game's final two goals.

Like her coach, Howard was

pleased with the comeback victory.

"I thought we started a little slow," she said. "After that, all the seniors stepped up and we just tried to keep everything going."

Catholic stays undefeated, beats rival Webb 24-6

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defensive coordinator John Jancek) went for the big play. But it wasn't going to work. His deep ball for Dominic Souder would be intercepted by Alexander Berube, giving Webb the football on their own 28.

The Spartans once again were unable to sustain a drive, and the second quarter started with Catholic back in possession of the football. On the first play of the second, Rodgers took the handoff, ran up the middle, bounced to the sideline, and turned on the jets. 68 yards later, the Irish had a 10-0 lead with 11:44 to go in the first half.

For the first time in the game Webb's Wing-T offense was able to keep a drive of their own going. They moved all the way

down to the Catholic 13. The Spartans went away from the run as Brock Beeler threw the football into the end zone. But Chase Kuerschen was there for the interception and the touchback, as Catholic took over at their own 20.

The Irish proceeded to move inside the Webb 5 yard line, but thanks to some penalties and a missed field goal, the score remained 10-0 Catholic with 4:10 to go in the first half.

And that's where things stood at intermission.

In the third quarter Catholic once again built on their lead. Following a Webb (5-3) punt, Jancek faked a handoff and ran 35 yards to the Webb 25. Two plays later Logan Lacey ran 17 yards to the Catholic 7.

Three plays after that, Jancek threw a 4 yard strike to Kuerschen for the touchdown. With 8:54 to go in the third, Catholic now led 17-0.

Facing 4th and 5 from the Catholic 48, Spartans head coach David Meske knew he needed to take some chances to get back in the game. Webb went for it, and Beeler's deep ball was caught by Mason Staten at the 20. Staten dove for the pylon and got there. The extra point try was no good, but with 1:11 to go in the third, it was now a 17-6 game.

Webb doesn't throw the football a great deal, but on this night they were able to make some things happen through the air. On their next possession early in the fourth quarter, Beeler hit Christopher Stephens for a 37 yard gain down to the Catholic 42.

Later in the drive

Beeler nearly had another touchdown pass, but the football went off the fingertips of Staten in the end zone.

Webb would have 1st and goal from the 6 with plenty of time remaining. They'd eventually have a 4th and goal from the 2, but Brant Mitchell was hit immediately by Augustus Fortune, ending the threat.

Catholic would put the game away a few plays later when Rodgers broke a big one, 87 yards and into the end zone, and with 3:18 to go, Catholic was up 24-6, ending the night's scoring.

Rodgers finished with 260 rushing yards on 16 carries.

Catholic finishes the regular season with a terrific matchup at home against powerhouse Alcoa on October 31, while Webb School hosts King's Academy.

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Fighting Irish, Falcons and Cherokees seek regular season perfection

A LOOK AHEAD, A GLANCE BACK

By Steve Williams

Three Knoxville high school football teams – Catholic, Fulton and South-Doyle – will be trying to close out their regular seasons with perfect 10-0 records and district championships this week. South-Doyle (9-0) travels to Sevier County (7-2) to decide the District 2-AAA title in the Rivalry Thursday TV game on MyVLT. On Friday, Catholic (9-0) will host Alcoa (8-1) for the

District 4-AA crown, while Fulton (9-0) goes to Carter (7-2) to battle for top honors in District 3-AA. In another championship matchup with local interest, Oak Ridge (9-0) will play at Anderson County (8-1) on Thursday night in the District 3-AAA finale. **SPLIT SCHEDULE:** With Halloween on Friday night, more games than usual will be played Thursday night this week, including Union County at Austin-East, Farragut at Maryville and Grace Christian Academy at Rockwood. Week 10's Friday schedule also features The King's Academy at Webb School and Central at Gibbs. **TRICK OR TREAT:** "We will play on Friday as originally scheduled and honor our seniors before their last home game," stated first-year Bearden head

coach Morgan Shinlever, whose winless Bulldogs will play William Blount. "I believe the student section is planning on wearing their Halloween costumes to the game." Jeff Phillips of A-E said via e-mail: "Our game has been moved to Thursday night. Halloween will have an effect on our fan base. Never know about formations or plays, we might come out with something special (for Halloween). **TORNADO WARNING:** Alcoa is the state's top-rated Class 3A ball club. "Alcoa is a very impressive team," said Catholic coach Steve Matthews via e-mail. "The first thing that pops out at you is the run game. They are big and physical upfront and have an outstanding rush. Coach (Gary) Rankin is a great coach and will have those guys ready." With the 9-0 record

and chance for perfect regular season, do you sense any extra pressure on your team? "I don't feel any added pressure," answered Matthews. "We are just going to play the game to the best of our ability, and hopefully we will play well." Please comment on sophomore Amari Rodgers' performance (career high 260 yards and two TDs on 18 carries) against Webb, a 24-6 Catholic victory. What do you think his potential is as a college prospect? "Amari Rodgers is still a very young player and makes young mistakes from time to time," replied Coach Matthews. "But the sky is the limit as far as his future. He has great athletic ability and an outstanding attitude." **VERY SPECIAL:** South-Doyle observed Senior Night last Friday as the

Cherokees rallied past Morristown East 13-10 to stay unbeaten. "This senior class is very special and not only to myself but to the entire community of South Knoxville," said Coach Clark Duncan via e-mail. "This group of young men has come to work every day. They're unselfish. They're team players with a lot of ability. The majority of them have started since they were sophomores and a couple as freshmen. These young men not only have they been leaders on the athletic field but in the hallways and in the classroom. They exemplify the student-athlete." **PANTHER SUPPORT:** Despite a tough season, a large number of Powell students supported their football team at Oak Ridge on Oct. 17. "Our students and players continue to

display their character and their love for Powell High School," PHS Athletic Director Brad Carr said via e-mail. "That will never change and certainly is a testament to the kids we have here." **RISING REBELS:** West has moved up to No. 7 in the state, counting all eight classifications, in Sonny Moore's Computer Power Ratings based on games played through Oct. 17. The Rebels are the state's top rated Class 5A team with a 144.21 rating. Fulton remains the state's No. 1 rated team overall with a 154.45 rating. The Top 5 also includes Brentwood Academy (153.11), Maryville (150.06), Oakland (148.63) and Blackman (145.58). Catholic is No. 10 at 139.52.

West Rolls Over Heritage

By David Klein

It was the Nathan Cottrell show Friday night at Bill Wilson Field at West. Cottrell, the West Rebels' running back and Georgia Tech signee, scored on touchdown runs of 87 yards, 49, and 48 yards while running for 252 yards in the game as West rolled to a 62-21 victory over the Heritage Mountaineers. West jumped out to a 21-0 lead in the first quarter, then saw a brief rally by Heritage to cut the score to 27-14. The Rebels would roll the rest of the way. Cottrell's first touchdown came on West's first offensive snap of the game. He took the handoff and went straight up the middle for the 87-yard touchdown. West converted the two-point conversion for an early 8-0 lead. Trailing early, Heritage could not convert a fourth down try after a West fake punt. Two plays later, Marshall found Alex Burch behind a Mountaineer defender for a 54-yard

touchdown pass and a 15-0 West lead with 6:24 left in the quarter. The Mountaineers would drive their ensuing possession into Rebel territory and have a first-and-goal. However, Orlando Bledsoe fumbled the ball away to West's Burch. West ended up punting the ball after a 3-and-out. Heritage could not take advantage of West's three-and-out. Three plays after returning a punt, Cottrell took a pitch 49 yards for a touchdown and a 21-0 lead. Heritage finally got into the scoring act on a Devyn Harris 8-yard touchdown catch. One play before, Harris made a leaping 38-yard catch on a 4th-and-12 to keep the drive alive and cut the West lead to 21-7. West came right back on Cottrell's third touchdown of the game, a 48-yard run with 4:45 left in the second quarter to put the Rebels up 27-7. Cottrell had 8 carries for

207 yards and three touchdowns in the first half. "A lot of that credit goes straight to the lineman," Cottrell said of his long runs. "The main goal is state, that's what we're working towards right now," he added. Not going away just yet, Heritage's Harris got loose for a 67-yard touchdown catch, his second of the game to cut the lead to 27-14. That's when West shook off the defensive doldrums. The West defense began its run of three straight turnovers off the Mountaineers with a Burch interception. West promptly converted the turnover into a touchdown with 12 seconds left in the first half. Marshall threw his second touchdown pass of the game to Haden Boyd for a 35-14 halftime lead. West Head Coach Scott Cummings said he challenged his players at halftime to come out and play the second half like it was 0-0. "First half I thought we

were going through the motions," Cummings said. "I thought we came out in the second half with a better demeanor." West's players accepted their coach's halftime challenge and came out firing. The Rebels set the tone with a touchdown just 82 seconds into the second half. Marshall scored on a quarterback keeper from seven yards out for a 41-14 lead. Cottrell just missed his fourth touchdown of the game a play earlier when he slipped after a 27-yard run. Heritage responded to the West touchdown in the worst possible way. Richardson threw his second interception of the game right to Max Bacon, and he returned it 26 yards for a touchdown and a 48-14 lead. "Max Bacon, that sucker, you might get him once, you rarely get him twice," Cummings said. "He's the most football savvy kid I've ever been around. He understands the game so well.

He'll bait you into things and quarterbacks get baited, then he's gone and takes an interception for a touchdown." Richardson threw a third interception on Heritage's next possession. This time it was Desmond Thompson that converted the turnover for a touchdown to give the Rebels a 55-14 lead with 5:28 left in the third quarter. The mercy rule took effect with continuous clock running. However, Cottrell had to leave the game with a low-ankle sprain. "Trainer

said to ice it this weekend and rest it," Cottrell said. "Should be back 100 percent next week." Backup running back Jermaine Buchannon scored West's final points of the game on a 1-yard touchdown run. Heritage got a late garbage time touchdown on a 1-yard Bledsoe touchdown run to make the final score 62-21 West. West is now 8-1, 5-1 in District 4AAA. Heritage fell to 3-6, 2-4 in District 4AAA.

Gibbs coasts past struggling Powell, focuses on Central

Cont. from page 1

and returned it to the Powell 5-yard line. Booth tallied from the 2 three plays later to make it 37-0 with 1:25 left in the half. Gibbs punted for the first time and Powell finally got its initial first down as the third quarter started with a running clock. The Panthers quickly gave the ball back, however, when they fumbled the snap in the shotgun. The Eagles couldn't capitalize as Hawkins missed a 41-yard field goal attempt wide left. Nick Dorsey's tackle in the end zone gave Gibbs its second safety with a minute to go in the third quarter. Powell drove 75 yards in eight plays against reserves in the fourth quarter to keep from being shut out. Jamil Birden got 52 of it, including the TD from the 3. The PAT kick was blocked. "The defense played hard and well," said Powell interim head coach Larry Neely. "We're just real inexperienced at some of the key positions on offense." Neely, an offensive line coach and offensive coordinator previously this season, said about 15 starters have been hurt during the season, including the first and second-string quarterbacks.

Kirby started the year as the junior varsity QB. "We've played several offenses this year. This is the first week that we've settled into the same look – a spread with more of a power look. Continuity is the big thing that were lacking. "I just appreciate the kids," added Neely. "I've got a senior on the team myself. These kids have went from the state championship game their freshmen year to the state semifinals their sophomore year. They've had

five head coaches including me in four years. "It's been kind of chaos with the continuity. They're real disappointed, but they're playing hard." John Allen, in his first season at Powell, was placed on administrative suspension from his duties as head football coach Oct. 17, according to Melissa Ogden, public affairs officer with Knox County Schools. A news release from the county's Central Schools Office said, "Coach Allen has

been placed on administrative suspension from coaching pending the outcome of an investigation into allegations of unnecessarily placing students at risk of injury." If the head coach's position becomes open, Neely might seek the job. "That's something I'm going to evaluate at the end of the year," he said following the loss to Gibbs. Powell will play its final game of the season Friday at Campbell County.

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Peyton's not just playing, he's still making Tennessee fans proud

I was wrong. And this time I'm glad I was wrong. Peyton Manning is still playing football. Boy, is he ever!

In a column last February, after the Seattle Seahawks, 2½-point underdogs, overpowered Manning and the Denver Broncos 43-8 in Super Bowl XLVIII, I speculated that could be Peyton's last game.

The thought of facing that ferocious Seattle defense again might just be enough to drive a future Hall of Fame QB like Manning, who has had four neck surgeries, into retirement. We'll see, I wrote.

Well, uh, excuse me while I wipe one more spec of egg off my face, that didn't happen, as you know.

I figured I better come clean after watching Peyton's historic performance on Oct. 19.

By the way, did you notice a snippet of Rocky Top was played when NBC Sunday night football went to its first commercial break after Manning threw touchdown pass No. 509 to set a new NFL all-time record?

Manning's big night made a lot of us Tennessee fans proud.

It made me think of how much recognition Peyton has brought to UT during his outstanding pro career.

Before the game, NBC also replayed an interview of the 38-year-old Manning commenting on the Tennessee-Ole Miss matchup from the night before. In his family, when it comes to the Rebels versus the Vols, "I'm the only Tennessee fan," said Peyton, whose dad, Archie, and brother, Eli, both played quarterback for Ole Miss.

Shortly after the 49ers-Broncos game started, starters from both teams were introduced on the telecast as they always are. First to appear on the screen for the Denver offense was the introduction of its quarterback ... "Peyton Manning, University of Tennessee."

Those five words have to make an impression on a lot of high school prospects across America. You can't beat promotional value like that.

Keep it up, Peyton. I learned my lesson.

HEY COACH: The best suggestion for Butch Jones and his anemic offense I've heard yet is the "jail-break."

The sports talk radio caller explained that's where the players break from a huddle, run quickly to get set, snap the ball and go. The defense, he said, doesn't have time to match up or make any adjustments.

Sounds like a good idea to me. I think it would work and be fun to see. What's Butch got to lose?

MAKING NOISE: When it comes to seeking one of the four spots in the NCAA's first major college football playoff this season, Marshall University football is not going away quietly. Would you expect anything less from a team nicknamed the Thundering Herd?

Marshall, 7-0 and ranked No. 23 in The Associated Press poll, hired a big-time PR firm out of Los Angeles last Thursday to help with its case of making the playoff field. Good for them, even if it is a waste of time and money.

Marshall, which has produced such football standouts as Knoxville's very own Chad Pennington, Randy Moss and Ahmad Bradshaw, won't make the playoff field, but it will make a good point.

The Herd is stampeding toward an undefeated season and Conference USA championship. They rank second in the nation in offense behind Baylor and their quarterback, Rakeem Cato, averages over 300 total yards and three touchdowns per game.

But none of that will matter when a playoff committee of football experts picks its four finalists.

That's why a four-team playoff is a joke. An eight-team playoff would have been much better.

Go Marshall!



By Steve Williams

LIKE OLD TIMES: Some 400 former Vols enjoyed the thrill of running through the T again prior to the Florida game this season, including South-Doyle head coach Clark Duncan and assistant coach Bobby Graham.

"It's been 34 years since I had the opportunity to run through the T," said Duncan via e-mail. "It brought back a lot of great memories. What was neat was I ran through a portion of the T with Coach (Johnny) Majors."

Duncan was a UT defensive back from Erwin High. He was a Vol letterman in 1977, '78 and '80.

Graham was a clutch wide receiver for Tennessee from 1999-2001. The Statesville, N.C., product has been on Duncan's staff for six years as receivers coach, offensive passing coordinator and safeties coach.

Super Subs Steve Wilson, Part II

"He definitely left a legacy of kindness in this world," she told me. She is Carly--the daughter of the late Steve Wilson who played for Bob Dagley's 1964-65 Eagles. Carly was only four and one-half months old when



By Ralphine Major ralphine3@yahoo.com

her father passed away. "I never had the chance to know my dad," Carly said. "However, anyone who has ever spoken of him to me has been so gracious to share a funny story or simply let me know how fond they were of him."

Carly grew up playing softball and, just like her dad, wore No. 22! Steve's nephew, Sammy Wilson, and niece, Shelley Wilson, also wore No. 22 when they played at Gibbs. It is clear

that No. 22 is special to the entire Wilson family! I know the former coach, the rest of the team, and all those Eagles' fans of the sixties have great memories of No. 22! Carly is a graduate of Gibbs High School and Carson-Newman College (now University) where Steve also attended.

Steve was married to the former JoAnn Shelton. Steve and JoAnn's daughter, Carly Wilson Egan, has two little boys, Tucker and Hank. With three young grandchildren in the Wilson family, there may be some more No. 22s in the future. What wonderful memories Matt Wilson (Focus 10-20-14) and Carly Wilson Egan have shared with us of their late father,

Steve, and their deceased brother, Lance (Matt's twin brother) through their beautiful words and precious photographs.

This is No. 38 in the series.



Matt, Carly, and Lance (deceased) Wilson.

PREP FOOTBALL focus

WEEK 0	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8	WEEK 9	WEEK 10
vs. OPEN	vs. Berlin Valley Academy 8-21	vs. OPEN	vs. Knoxville 9-15	vs. OPEN	vs. TCRS 9-26	vs. OPEN	vs. Grace Christian 10-6	vs. OPEN	vs. OPEN	vs. The Catholic Prep
vs. GA School for Deaf W 46-6	vs. St. Andrew's Episcopal W 43-23	vs. IL School for Deaf W 54-20	vs. Oak Level NC W 54-6	vs. Medial School L 32-34	vs. OPEN	vs. Alabama W 70-52	vs. St. John's Episcopal W 38-14			
vs. Sunbright W 41-14	vs. Hancock Co. W 49-14	vs. Friendship Christian L 19-61	vs. Jellico W 38-8	vs. DCA L 27-42	vs. OPEN	vs. East-Harding W 34-14	vs. Union County W 44-8	vs. Mt. Juliet Christian W 66-16	vs. Cosby	vs. Knoxville Webb
vs. Maryville L 7-28	vs. Baylor L 7-34	vs. OPEN	vs. CAK W 31-21	vs. Friendship Christian W 35-14	vs. OPEN	vs. DCA W 42-3	vs. BGA W 34-28	vs. East-Harding W 42-8	vs. Knoxville Catholic	vs. King's Academy
vs. Sullivan North W 34-7	vs. Clinton L 14-51	vs. Cooke County L 10-13	vs. Heritage L 9-41	vs. Jefferson County L 14-28	vs. OPEN	vs. South Doyle L 6-47	vs. Sevier County L 7-64	vs. Marietta East L 7-40	vs. Marietta West	vs. Cherokee
vs. OPEN	vs. Heritage W 33-14	vs. Jefferson County W 41-14	vs. Hardin Valley W 42-8	vs. Cooke County W 64-6	vs. Knoxville Carter W 41-6	vs. Seymour W 47-6	vs. Cherokee W 48-0	vs. Marietta West W 41-7	vs. Marietta East	vs. Sevier County
vs. Aurora-East W 14-0	vs. Kingston W 19-7	vs. Talico Plaza W 48-26	vs. McClain Central L 16-27	vs. Harrison W 40-19	vs. CAK L 7-21	vs. Maig County W 13-1	vs. Michney W 34-0	vs. Greenback W 22-16	vs. OPEN	vs. Rockwood
vs. Grace Christian L 0-14	vs. Anderson County L 0-38	vs. Knoxville Fulton L 6-56	vs. Bessemer L 7-12	vs. Knoxville Carter L 3-30	vs. Brainerd W 27-21	vs. Gallop-Patterson L 4-23	vs. OPEN	vs. Pigeon Forge L 6-28	vs. London	vs. Union County
vs. Gibbs L 12-16	vs. Cooke County W 49-14	vs. Pigeon Forge W 14-7	vs. OPEN	vs. Austin-East W 20-2	vs. South-Doyle L 6-41	vs. Union County W 35-13	vs. McClain Central W 3-0	vs. Gallop-Patterson W 10-28	vs. Grainger County	vs. Knoxville Fulton
vs. Knoxville Powell W 23-3	vs. Bearden W 44-0	vs. Austin-East W 56-6	vs. Farragut W 33-0	vs. Gallop-Patterson W 41-0	vs. Knoxville Central W 71-7	vs. Pigeon Forge W 55-6	vs. OPEN	vs. Union County W 73-0	vs. Christian County	vs. Knoxville Carter
vs. Knoxville Carter W 14-0	vs. Grainger W 49-14	vs. Anderson County L 14-35	vs. Clinton L 17-20	vs. Knoxville Hills W 28-12	vs. Oak Ridge L 23-38	vs. OPEN	vs. Campbell County L 7-14	vs. Karns W 35-14	vs. Powell	vs. Knoxville Central
vs. OPEN	vs. Jefferson County W 31-17	vs. Campbell County L 27-34	vs. Karns W 49-28	vs. Powell W 28-14	vs. Knoxville Fulton L 7-71	vs. Anderson County L 35-39	vs. Clinton L 17-28	vs. Knoxville Hills W 42-4	vs. Oak Ridge	vs. Gibbs
vs. Williamsburg L 18-0	vs. Union County W 35-53	vs. OPEN	vs. Oak Ridge L 9-42	vs. Gibbs L 12-28	vs. Campbell County	vs. Karns W 47-19	vs. Powell W 24-14	vs. Knoxville Central L 6-42	vs. Anderson County	vs. Clinton
vs. OPEN	vs. Karns W 19-21	vs. William Blount W 26-7	vs. South-Doyle L 21-47	vs. Maryville L 3-16	vs. Knoxville Catholic L 0-38	vs. Farragut W 41-17	vs. Bearden W 41-7	vs. Knoxville West L 8-55	vs. Loudon City	vs. Heritage
vs. Knoxville West L 0-39	vs. Berlin Valley L 21-53	vs. Powell L 28-38	vs. Knoxville Central L 28-49	vs. Anderson County L 28-64	vs. Clinton L 17-35	vs. Knoxville Hills L 21-47	vs. Oak Ridge L 2-62	vs. Gibbs L 14-35	vs. Campbell County	vs. OPEN
vs. Knoxville Fulton L 3-83	vs. CAK L 13-47	vs. Karns W 38-28	vs. OPEN	vs. Knoxville Central L 14-28	vs. Anderson County L 7-42	vs. Clinton L 22-48	vs. Knoxville Hills L 14-24	vs. Oak Ridge L 0-66	vs. Gibbs	vs. Campbell County
vs. Sevier County L 0-32	vs. Knoxville Fulton L 9-84	vs. Heritage L 14-30	vs. Marietta East L 11-37	vs. Lenoir City L 12-23	vs. OPEN	vs. Knoxville West L 19-54	vs. Berlin Valley L 7-41	vs. Farragut L 37-54	vs. Maryville	vs. William Blount
vs. Kerr-Davis W 12-12	vs. Coalfield W 61-0	vs. CAK W 19-21	vs. OPEN	vs. Tyeer Academy W 22-7	vs. Hardin Valley W 38-0	vs. Kingston W 49-14	vs. Anderson County W 30-14	vs. Scott W 34-10	vs. Knoxville Webb	vs. Alcoa
vs. FPA W 43-28	vs. Powell W 47-13	vs. Knoxville Catholic L 21-35	vs. Knoxville Webb L 21-31	vs. Scott W 41-21	vs. Grace Christian W 21-	vs. OPEN	vs. Billy (KY) L 2-31	vs. Alcoa L 7-38	vs. Livingstone Academy	vs. Kingston
vs. Kingsport DE L 27-31	vs. Oak Ridge L 0-53	vs. Lenoir City W 49-17	vs. Knoxville Fulton L 0-55	vs. Knoxville West L 30-49	vs. OPEN	vs. Hardin Valley L 17-41	vs. Heritage W 49-30	vs. Bearden W 54-37	vs. William Blount	vs. Maryville
vs. Karns W 39-0	vs. OPEN	vs. Maryville L 16-77	vs. Athens, NC W 34-14	vs. Farragut W 49-30	vs. Cleveland W 30-14	vs. Bearden W 54-19	vs. William Blount W 70-14	vs. Berlin Valley W 35-8	vs. Heritage	vs. Lenoir City



The Doctor is in

a weekly column by
Dr. Jim Ferguson

Duty

Another election cycle and I ask myself will anything change? I keep hoping that Americans will finally wake up and "get it," but I don't allow myself high hopes because they've been dashed so many times before.

Because of early voting, Americans are now going to the polls long before Election Day on November 4th, 2014. Early voting was instituted to increase participation in democracy which perhaps was stifled by crowds on Election Day. Historically only about half of Americans exercise their civic duty and vote. I understand the concept and agree with early voting, but perhaps I believe it lasts far too long. Voting by an educated and engaged citizenry is a privilege and a prerequisite of freedom; and it is our duty. Thomas Jefferson once said that "Whenever the

people are well-informed, they can be trusted with their own government." I wonder if this still holds true? The "Belt-Way Boys" don't seem to believe the people can be trusted with government. The TV man-on-the-street interviews aren't funny anymore; these oblivious "citizens" disgust me.

Former Speaker of the House, Tip O'Neill once famously said, "All politics is local," and to a certain extent I agree. However, in our complex society we are not insulated from the policies in Washington or events in the world. Last week President Obama nationalized the election by stating his policies are on the ballots, though he is not. In Knoxville we will vote on local issues, such as the sale of wine in grocery stores, and on various amendments to Tennessee's state constitution. But, we will also choose Congressional representatives

who support or oppose Obama-care, the President's amnesty and immigration policies as well as his foreign policy and border politics.

In a representative republic voting is our most important civic duty. However, some might agree with Hillary Clinton who infamously asked, "What difference does it make?" If any of you doubt the importance of registering your opinion, or don't want to waste your time becoming informed and standing in line to participate in self-government, you should consider the following issues of our time: the scourge of ISIS and terrorism, even in Canada; the collapse of Iraq after our withdrawal; Iran's nuclear program; Putin's invasion of Crimea and the Ukraine; Ebola and our government's terrible management; illegal immigration and the amnesty question; our struggling economy with record numbers of unemployed (or partially employed) as well as record numbers on food stamps; the dishonest and dysfunctional government with the politicization of the IRS and more than a "smidgeon of corruption," as well as deficit spending, and the apparent "pajama boys" running the CDC.

How can the President and our leaders be

so wrong about everything? And is there a way out of this mess and our national malaise? The reason we're in a mess is because our leaders are driven by their ideology and their pursuit of power. Many of them don't believe in American exceptionalism, or just pay lip service to this concept that made our nation the world's beacon of freedom and opportunity. Becky and I don't watch weekly TV shows. The exception is Netflix's House of Cards, which depicts the power game of Washington politics. If you want to understand what the people are up against, watch this Netflix series.

The murders of two Canadian soldiers by terrorists and followers of Mohammedism has shocked our northern neighbor. The mayor of Ottawa said his city of one million is normally a safe place with only four murders this year, a contrast to Chicago's daily slaughter. The media experts now tell us that western countries must accept the "new norm" of nut-jobs exploited and turned radical by perverse philosophy. Furthermore, in the looney politically correct world of modern liberalism we must allow them to roam free until they decide to exercise their demons and kill. The

politically correct crowd maintains we should be tolerant and avoid bigotry and common sense, even if it kills us.

Recently, I saw an interview with a Somali man who lives in Minneapolis, Minnesota. His explanation for radicalization in an affluent country like ours intrigued me. He believes radicalization becomes more likely when immigrants have difficulties achieving the American Dream. If I understand this leader of his community, a poor economy aids recruitment, especially of those who are at the margins of society. A similar effect occurs with gangs. Perhaps radical Islam is the "coolest" gang these days. Case in point are the three Denver Somali teenage girls who recently tried to fly to Syria to join ISIS and were collared in Frankfurt, Germany.

A friend of mine told me he was sure I would be audited by the IRS because of my pointed opposition to the liberal-Democrat-progressive philosophy which now runs our government and controls the media. So be it. The signers of the Declaration of Independence pledged their lives, their fortunes and their sacred honor to freedom. Twenty-five percent of the signers died during the Revolutionary War, others lost children and many

were financially ruined by the war which established our country. "Freedom is not free," is the inscription on the Korean War Memorial in Washington. No, it is not, as our soldiers are sent to Africa, the Middle East and around the world risking their lives for us. How can I not speak up against tyranny?

As a Constitutionalist I believe in the rule of law, and I am doing my homework so that I will understand and then lawfully register my opinion by voting. I will not shirk my duties as a citizen.

Twenty-five hundred years ago Socrates confronted tyranny. He was tried on trumped up charges and convicted of treason for not honoring the gods of Athens and corrupting the minds of the Athenian youth. Sentenced to death his followers offered to help him escape. He said in so many words, "No, this is my country and I will not leave it." I feel the same. And though it breaks my heart to see America transformed by Obama and his acolytes, it is here that I will make my stand.

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



Rosie's World

The Golden Month of October

October is the tenth month of the year in the Julian and Gregorian calendars and has thirty-one days. It retained its name from the Latin word, octo, meaning eight, after January and February were inserted into the calendar that had been originally created by the Romans. Hallowe'en is at the end of this golden month but Oktoberfest brings in the month in late September and lasts well into the first Sunday of October. Here is the story of the first Oktoberfest:

Bavarian Crown Prince Louis, later King Louis 1 of Bavaria, married Princess Therese Von Sachsen-Hildburghausen. The Bavarian royalty invited the citizens of Munich to attend the festivities, held on the fields in front of the city gates. These famous public fields were named "Theresienwiese"--"Therese's fields"--in honor of the crown princess. Horse races in the presence of the royal family concluded the popular event.

The decision to repeat the festivities and the horse races in the subsequent year gave rise to the tradition of the annual Oktoberfest. Alcohol consumption is an important part of the modern festival and more than one million gallons of beer are consumed annually at Oktoberfest. Isn't it interesting how some traditions got started?

I also think there is more poetry written about this golden month than any other month. I could be wrong but

my favorite is "Autumn Leaves". "Les feuilles mortes (literally 'the dead leaves') has the distinction of being the first sheet music with words. Marcel Carne decided to use it in a film and wanted it sung by Marlene Dietrich, who declined. In the movie it is played by the whole orchestra, then by a harmonica, then hummed and sung briefly by Yves Montand, then finishes as waltz played by the whole orchestra. The memorable French lyrics were written by Jacques Prevert. The song has been adapted into countless languages and sung by a wide variety of artists. It took some time, however, for it to become a hit in America.

"The falling leaves, drift by my window..."

The autumn leaves of red and gold. I see your lips, the summer kisses, The sunburned hand I used to hold. Since you went away, the days grow long

And soon I'll hear old winter's song. But I miss you most of all, my darling, When autumn leaves begin to fall."

What a tribute to this golden month.

Thought for the day: It is not good for all our wishes to be filled. Through sickness we recognize the value of health. through evil, the value of good, through hunger the value of food, through exertion, the value of rest. Greek saying.

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

Great Chili for a Great Cause

Second Harvest Food Bank Hosts 9th Annual East Tennessee Chili Cook-Off

Get your taste buds on! Second Harvest Food Bank, Bush Brothers & Company and Kroger will partner for the ninth Annual East Tennessee Chili Cook-Off on Sunday, November 2nd at World's Fair Park Festival Lawn from noon until 6 p.m.

"Every dollar spent at the East Tennessee Chili Cook-Off goes directly to help Second Harvest feed the hungry in our community," said Elaine Streno, Executive Director of Second Harvest Food Bank of East Tennessee. "People don't realize how many of our neighbors are going hungry. By eating delicious chili, folks will actually be helping feed East Tennesseans in need."

Over 30 amateur cooking teams will whip up their tastiest recipes to compete

for the best chili in town. Each team will produce 25 gallons of their homemade chili. The \$15 admission fee includes a "Tasting Pass" to sample each chili and vote for a favorite. A new VIP area will be available this year with a private beer area, chili fixins, and a limited edition Chili Cook Off T-shirt. A VIP Chili Tasting Pass is \$100 with early admission at 11:00 am.

The cook-off isn't just for the culinary connoisseur; it's a true family affair. Kids can play on the inflatable playground at the Kids Fun Zone compliments of All Occasions Party Rentals. The Chili Corn Hole Tournament will be back again this year, as well as the new Kroger Chili Tower of Power where selected Chili Teams will compete to build the tallest tower of chili cans. Adults can visit the Chili Beer Garden, where beers from around the world will be offered. Live music by RMS, The Yuns, and EmiSunshine will have everyone dancing.

PetSafe donates \$6,100 to Knox County Sheriff's Office K-9 Unit

PetSafe® brand, an industry leader in the development of innovative pet behavioral, containment and lifestyle product solutions and services, has donated \$6,100 to Knox County Sheriff's Office K-9 Unit. The donation covered the purchase of six bullet and stab wound proof vests and three cooling

vests.

Knox County Sheriff's Office K-9 Unit is made up of 22 dogs, who are valued members of the Patrol Unit and Narcotics Division. Knox County Sheriff Jimmy "J.J." Jones understands the value these four-legged team members bring to the unit.

"These dogs, along with

their human partners, answer hundreds of calls per year," Jones said. "Calls include searching for narcotics, tracking dangerous suspects, protecting their handlers and searching for missing persons. Needless to say, many of the calls involve dangerous situations for both the officers

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Faith

The Battle of All Battles

Tet Offensive. Guadalcanal. Battle of Britain. Gettysburg. The Alamo. Waterloo. The Shot Heard 'Round the World. The Battle of Hastings. Marathon. The Battle of Armageddon.

There is something captivating about the notion of a confrontation between two mighty foes. There is something thrilling about a stand-off from which there will be



By Mark Brackney,
Minister of the
Arlington Church
of Christ

no retreat. It is a fight to the finish. It is in Rev. 16 we find a word John uses to describe the decisive battle between the forces of light and darkness – Armageddon.

For many people, the word Armageddon strikes fear into their hearts. Many believe it points to something off in the distant future in northern Israel or Palestine. The battlefield

of Armageddon was a famous Hebrew battlefield. The actual Hebrew term is Har-Megiddo, meaning “the mountain of Megiddo.”

It was here that Gideon and his three hundred men defeated the Midianites. It was here that King Saul was defeated by the Philistines. It was here that Barak and Deborah overthrew the armies of the Canaanite king, Jabin. It was here that King Ahaziah died of Jehu's arrows. It was here Pharaoh-Necho

overthrew King Josiah and he died in battle. Even as late as WW I, the British general, Lord Allenby, won a battle against the Turks there. Megiddo was a symbol of good and evil engaged in deadly combat.

Megiddo is located at the mouth of the great valley of Esdraelon where a narrow pass runs between the ridge of Mount Carmel on the north and the mountains of Samaria on the south. Invading armies from the north, south, east, and west had to pass Megiddo on their way to Egypt, Syria, or Babylon. Solomon stationed his cavalry at Megiddo to protect the kingdom of Israel. A small force could hold off a much larger army by controlling the narrow pass. A classic example of holding a pass was the battle of Thermopylae, where 300 Spartans led by Leonidas

held off the million-strong army of the Persians until the Greek forces had time to organize.

The futurists expect this to be a literal battle. It is true that in ancient times a site such as Megiddo could be the deciding factor of a battle where a small force could face a huge enemy in the pass and stop the progress. As long as this was a hand-to-hand fight, soldiers could hold the ground for a period of time. But this is no longer true with our powerful weaponry and much of it airborne. No, this is not a literal battle any more than the three frogs we read about in Rev. 16. These are symbols.

The Armageddon of Revelation is not a physical battle, but a spiritual one. The battle of Armageddon is not in the future. It has already begun. There is a war going on and you

and I are in the middle of it. The battle of Armageddon is fought every day in the hearts and minds of humans in every age. It is a spiritual war, not a physical one.

“For our struggle is not against flesh and blood, but against the rulers, against the powers of this dark world and against the forces of evil in the heavenly realms” (Eph. 6:12).

Satan is unseen evil at war against the purposes of God. He takes advantage of every human weakness to enslave us: pride, greed, lust, fear, laziness. He uses false teaching in religion and governments to accomplish his purposes. But here is the good news: The blood of the Lamb will always overcome the power of Satan.

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PetSafe donates \$6,100 to Knox County Sheriff's Office K-9 Unit

Continued from page 1

and the K-9s. Many law enforcement K-9s are critically injured or killed by either stab or bullet wounds. Heat exhaustion can also be dangerous to these working dogs.”

PetSafe's generosity does not go unnoticed within the Knox County community.

“When the vendor found out that the vests were being paid for with grant funds, they gave us a significant discount and free shipping,” Jones said. “As a result, we were

able to purchase an additional bullet and stab wound proof vest.”

Randy Boyd, CEO of Radio Systems Corporation, maker of the PetSafe brand, believes in the power of supporting philanthropy in the community.

“PetSafe is proud to support Knox County Sheriff's Office K-9 Unit,” Boyd said. “We understand the importance of these vests for the health and safety of the four-legged team members who work to keep our community a safe place to live.”

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6:00 p.m.
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7:00 p.m.
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865-249-6166

Court Clerk's Office Continues Modernization

By Mike Steely
steelym@knoxfocus.com

When former county commissioner Mike Hammond was elected as the Knox County Court Clerk back in August he had little idea of what lay ahead with that office. Now, more than two months later, he's still wrestling with trying to straighten out the backlog of cases and filings.

Hammond addressed the Knox County Commission's luncheon last Monday and, afterward, gave a guided tour of the clerk's office. He presented a slide show during the luncheon which he called "A New Direction in the Court Clerk's Office."

Within the office and storage room of the clerk's office Hammond said his employees have filed 500 boxes of files with some 400

files in each box, or a total of more than 200,000 paper files. These he said have been refiled in sequential order.

"We can find things now," he said, adding, "We're still working on it."

He said that 4,000 names have been checked and 10 were found who could have gone to jail because of incorrect data.

Hammond introduced his new staff including Richard Major as Deputy Director, Sandra Shipley as Criminal Court Supervisor, Christy Gentry as Human Resources Director, and Amy Dearing as Finance Director.

He said the 4th Circuit Court was taking two hours to process people for trials and the clerk's office now has that down to 20 minutes and that the Criminal Court

is catching up on filings and minutes of trials that had been 15 months behind.

Hammond said he went to the court clerk's office on September 1, along with Richard Majors, and found "files literally stacked to the ceiling."

He said they then visited "L-2" just outside the jail and the "dead file room." He said that when an inquiry is made about prior cases it sometimes took days or weeks to find the correct file. He said cases were not being filed but simply being stored.

The Court Clerk's office oversees the General Session's Court, the Fourth Circuit Court, and the Criminal Court. It also is responsible for jury pools, fees and court cost collections, etc.

"The clerk's office is the

backbone of our judicial system. Every single person that goes through the courts has a record of that appearance," Hammond said, adding, "It is extremely important that the record be accurate."

"I'm still learning about all the things that our office does," he said.

Hammond said that the office has a new website, a first for Knox County, where court docket information is available as well as information about services of the clerk's office. He also said he wants the office to have "21st Century" technology, updated computers and software, have scanned documents online, create a TV screen at the courts with scrolling messages, update the technology inside the court rooms and allow for more

video conferencing between the jail and the courts.

You can find the website at www.knoxcounty.org/criminalcourt/index.php or google, "knox county criminal court." The site serves criminal and sessions court and, as of last Monday, Hammond said 4th Circuit Court docket information has been added.

"After just six weeks I wanted to see how things were going on this website and we've had over 10,000 people have gone to that web site," he said.

Hammond said the 80-person staff is "working at a pace they've never seen before" with the idea of updating, holding expenses down, and increasing revenue.

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Great brick rancher in well established neighborhood where houses seldom go on the market. Over sized yard that is half fenced & half not fenced. Hardwood floors under the carpet, wood-burning fireplace, whirlpool tub, 2-car carport, all appliances stay. Approx 3 years ago breaker box installed. Workshop has electric, covered patio for entertaining plus open patio for grilling. 3BRs, 2 BAs. \$124,900 MLS 887957



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Ray Cooper
raycooperjr05@comcast.net
688-3232



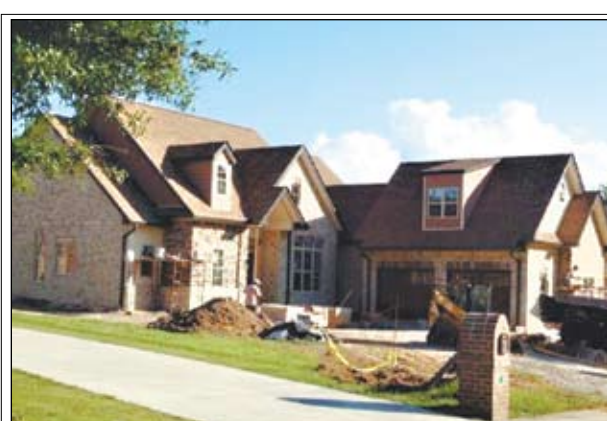
Super location just across from family friendly neighborhood walking trail and park. Nice open floor plan. LARGE Rec/bonus room up is Currently used as 4th HUGE BR. Lots of natural light. Rear Staircase. Open kitchen with bar for extra seating/entertaining. Fenced yard for kids to play. Lovely covered front porch plus deck on rear. Fresh paint, many upgrades. REDUCED TO BELOW MARKET VALUE!! \$219,900 MLS 889780



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Product Manager – Knoxville, TN

Conduct mkt research to analyze & identify product & mkt growth for reciprocating compressor components used primarily in oil & gas industry. Define product strategies & draft multi-yr, prioritized product roadmap to address mkt problems & realize mkt opportunities. Min Req: MBA or equiv & 2 yrs of expe in engg &/or mfg industries or a Bach deg & 5 yrs of exp in the engg &/or mfg industries. Exp must incl product mgmt, B2B tech mktnng, VOC studies, VAVE process, & NP. Qual applicants send resume to: Lisa Crain, Dir. HR, Dover Energy, Inc., d/b/a Cook Compression Job Code: PM, 2540 Centennial Blvd, Jeffersonville, IN 47130. Worksite address: 1832 Midpark Rd, Knoxville, TN 37921.

From Lillian's Bean Pot Pork Chops with Apples and Stuffing

1/2 tsp butter or margarine, softened
2 unpeeled red baking apples, sliced
2 tsp all-purpose flour
1 tsp packed brown sugar
1/4 tsp ground cinnamon
1/2 tsp seasoned salt
4 bone-in pork loin chops, 3/4 inch thick (about 2 lb), trimmed
1 cup apple juice or apple cider
2 TBS butter or margarine
1 1/2 cups stuffing mix for pork or chicken (from 12-oz box or 8- or 12-oz canister)
1/4 cup sweetened dried cranberries
1 TBS chopped fresh parsley

Heat oven to 375°F. Brush 1/2 teaspoon butter in bottom of 13x9-inch (3-quart) glass baking dish. Spread apple slices in dish. In small bowl, mix flour, brown sugar and cinnamon; sprinkle over apples. Sprinkle seasoned salt on both sides of pork; place pork over apples.

In 2-quart saucepan, heat apple juice and 2 tablespoons butter to boiling over medium-high heat. Stir in stuffing mix and cranberries. Cover; remove from heat. Let stand 5 minutes. Fluff mixture with fork. Scoop 1/2 cup stuffing onto each pork chop.

Spray sheet of foil with cooking spray; place sprayed side down over baking dish. Bake 40 to 50 minutes. Uncover; bake 5 to 10 minutes longer or until pork is no longer pink in center and meat thermometer inserted in center reads 160°F. Sprinkle with parsley. To serve, lift pork chops with stuffing to serving plates; serve apples on the side.

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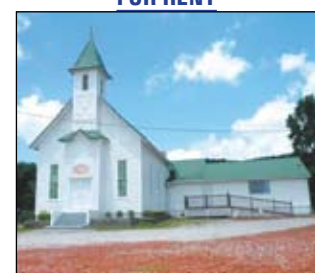
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The Knoxville Focus Legal & Public Notices

SECTION
E

Oct 27, 2014 - Nov 2, 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
Earl S. Sentell
DOCKET NUMBER 75485-1

Notice is hereby given that on the **13th day of October, 2014**, letters testamentary in respect of the **Estate of Earl S. Sentell** who died Aug 25, 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 **13 day of October, 2014**

Estate of Earl S. Sentell

Personal Representative(s):

Laurie L. Weaver; Executrix, 636 E. Copeland Road, Powell, TN 37849

PUBLISH: 10/20 & 10/27/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Peggy Jane Beam
DOCKET NUMBER 75514-3

Notice is hereby given that on the **10th day of October, 2014**, letters testamentary in respect of the **Estate of Peggy Jane Beam** who died Sept 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 **10 day of October, 2014**

Estate of Peggy Jane Beam

Personal Representative(s):

Marsha R. Guard; Executrix, 3447 Maple Grove Way, Knoxville, TN 37921

PUBLISH: 10/20 & 10/27/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
John Steven Wilson
DOCKET NUMBER 75510-2

Notice is hereby given that on the **9th day of October, 2014**, letters administration in respect of the **Estate of John Steven Wilson** who died Dec 25, 2013, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

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

Estate of John Steven Wilson

Personal Representative(s):

Rex Wilson; Administrator, 3408 Ginn Drive, Knoxville, TN 37920

PUBLISH: 10/20 & 10/27/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Charles Roy McBee
DOCKET NUMBER 75483-2

Notice is hereby given that on the **7th day of October, 2014**, letters testamentary in respect of the **Estate of Charles Roy McBee** who died Mar 20, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **7 day of October, 2014**

Estate of Charles Roy McBee

Personal Representative(s):

Rebecca M. Hutchinson; Executrix, 9801 Washington Pike, Corryton, TN 37721

PUBLISH: 10/20 & 10/27/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Mary Ellen Meador
DOCKET NUMBER 75488-1

Notice is hereby given that on the **3rd day of October, 2014**, letters testamentary in respect of the **Estate of Mary Ellen Meador** who died Aug 25, 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 October, 2014**

Estate of Mary Ellen Meador

Personal Representative(s):

Janet M. Reynolds; Executrix, 2346 Wadsworth Drive, Knoxville, TN 37921

PUBLISH: 10/20 & 10/27/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Carmen Jeanne McKinnon Brown
DOCKET NUMBER 75492-2

Notice is hereby given that on the **3rd day of October, 2014**, letters administration c.t.a. in respect of the **Estate of Carmen Jeanne McKinnon Brown** who died Aug 13, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

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

Estate of Carmen Jeanne McKinnon Brown

Personal Representative(s):

James Lee Vander Heyden, Jr.; Administrator CTA, 1221 Wallingford Rd, Knoxville, TN 37923

Lauren S. Brown; Attorney At Law, 110 Codgill Rd, Knoxville, TN 37922

PUBLISH: 10/20 & 10/27/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of
Helen S. Smith
DOCKET NUMBER 75431-1

Notice is hereby given that on the **6th day of October, 2014**, letters testamentary in respect of the **Estate of Helen S. Smith** who died Aug 16, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the **6 day of October, 2014**

Estate of Helen S. Smith

Personal Representative(s):

David Franklin Smith; Executor, 708 Summit Lake Court, Knoxville, TN 37922

PUBLISH: 10/20 & 10/27/14

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 17, 2009, executed by BARBARA BUNCH BRIGHT AND WILLIAM R. BRIGHT, conveying certain real property therein described to BROADWAY TITLE, INC., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded December 23, 2009, at Instrument Number 200912230042629; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **November 13, 2014 at 10:00 AM** at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NUMBER EIGHT (8) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, BEING ALL OF LOT 17R-1 (A RESUBDIVISION OF PART OF LOT 17, FAIR ACRES SUBDIVISION, UNIT 1, AS SET FORTH IN MAP BOOK 17, PAGE 23), AS SHOWN ON MAP OF RECORD IN MAP CABINET N, SLIDE 387D, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. THIS CONVEYANCE IS SUBJECT TO ANY AND ALL RESTRICTIONS, EASEMENTS, SETBACK LINES, CONDITIONS, PLAT OF RECORD, AND ENCUMBRANCES OF RECORD IN THE REGISTER'S OFFICE FOR THE AFORESAID COUNTY. ATTACHED HERETO AND CONVEYED HERewith IS A 2007 CLAYTON PINECREST MANUFACTURED HOME BEARING SERIAL/VIN# CWP018387TNAB WHICH IS PERMANENTLY AFFIXED TO THE AFORESAID DESCRIBED PROPERTY PURSUANT TO AFFIDAVIT OF AFFIXATION OF RECORD IN INSTRUMENT NUMBER 201001070045534, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 039-153 PROPERTY ADDRESS: The street address of the property is believed to be **5818 ATKINS ROAD, 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): THE ESTATE AND/OR HEIRS-AT-LAW OF WILLIAM BRIGHT 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 setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #73918
Insertion Dates: 10-13, 10-20, 10-27-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated March 4, 2010, executed by ANNA BARBER-KENT AND WILLIAM J. KENT, conveying certain real property therein described to ANDREW C. RAMBO, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded March 10, 2010, at Instrument Number 201003100057507; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **November 13, 2014 at 10:00 AM** at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. SEVEN (7) OF KNOX COUNTY, TENNESSEE WITHIN THE 36TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING ALL OF LOT 12-R, IN THE RESUBDIVISION OF LOTS 10, 11, AND PART OF LOT 9 OF KARNSWOOD SUBDIVISION, AS SHOWN ON THE MAP OF RECORD IN MAP BOOK 56-S, PAGE 4, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE NORTHEASTERN LINE OF FENWOOD DRIVE, SAID POINT BEING 305.3 FT, MORE OR LESS, IN A SOUTHEASTERLY DIRECTION FROM THE POINT OF INTERSECTION OF THE NORTHEASTERN LINE OF FENWOOD DRIVE WITH ASTER ROAD; THENCE FROM SAID BEGINNING POINT AND WITH THE SOUTHEASTERN LINE OF LOT 13, N 43/11 E, 211.7 FT TO AN IRON PIN IN THE SOUTHWESTERN LINE OF LOT 17; THENCE WITH THE SOUTHWESTERN LINE OF LOT 17 IN PART, S 44/37 E, 62.3 FT TO AN IRON PIN, COMMON CORNER TO LOTS 11-R, 12-R, 17 AND 18; THENCE WITH THE WESTERN LINE OF LOT 11-R, TWO CALLS AND DISTANCES AS FOLLOWS; S 1/22 W, 120.32 FT TO AN IRON PIN S 13/37 W, 92.07 FT TO AN IRON PIN IN THE NORTHERN LINE OF FENWOOD DRIVE; THENCE WITH THE NORTHERN AND NORTHEASTERN LINE OF FENWOOD DRIVE, THREE CALLS AND DISTANCES AS FOLLOWS; N 75/00 W 25.0 FT TO AN IRON PIN; N 66/01 W, 50.0 FT. TO AN IRON PIN; N 45/00 W, 125.0 FT TO AN IRON PIN IN THE NORTHEASTERN LINE OF FENWOOD DRIVE, THE POINT OF BEGINNING; AS SHOWN BY SURVEY OF G.T. TROTTER, JR., SURVEYOR, DATED 12/27/73, AND BEING IMPROVED WITH DWELLING HOUSE BEARING ADDRESS OF 1933 FENWOOD DRIVE. Parcel ID: 058J-B-029.01 PROPERTY ADDRESS: The street address of the property is believed to be **1933 FENWOOD DR, KNOXVILLE, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ANNA BARBER-KENT AND WILLIAM J. KENT 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 setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
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Ad #73924
Insertion Dates: 10-13, 10-20, 10-27-14

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Legal Notices

75 FORECLOSURES

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75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 18, 2006, executed by SUSANNA LARISON, conveying certain real property therein described to PARK PLACE TITLE AND ESCROW, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded December 20, 2006, at Instrument Number 200612200051253; 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 **November 20, 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 SEVEN OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING ALL OF LOT 11, A. A. MCCAMPBELL SUBDIVISION OF GREENWAY BEVERLY ROAD AS SHOWN BY MAP OF SAME OF RECORD IN MAP BOOK 14, PAGE 221, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE SOUTH LINE OF GREENWAY BEVERLY ROAD AT THE COMMON CORNER BETWEEN LOTS 11 AND 12, SAID BEGINNING POINT BEING DISTANT 250 FEET WESTERLY FROM THE SOUTHWEST CORNER OF GREENWAY BEVERLY ROAD AND A LANE, THENCE FROM SAID BEGINNING POINT WITH THE DIVIDING LINE BETWEEN LOTS 11 AND 12 IN A SOUTHERLY DIRECTION 200 FEET TO THE NORTH LINE OF LOT 19; THENCE IN A WESTERLY DIRECTION 50 FEET TO THE SOUTHEAST CORNER OF LOT 10; THENCE WITH THE DIVIDING LINE BETWEEN LOTS 10 AND 11 IN A NORTHERLY DIRECTION 200 FEET TO THE SOUTH LINE OF GREENWAY BEVERLY ROAD; THENCE WITH THE SOUTH LINE OF SAID ROAD IN AN EASTERLY DIRECTION, 50 FEET TO THE PLACE OF BEGINNING. THIS CONVEYANCE IS MADE SUBJECT TO ALL MATTERS APPEARING ON PLAT OF RECORD AS RECORDED IN MAP BOOK 14, PAGE 221 AND ANY RESTRICTIONS, EASEMENTS OR SETBACK LINES ANCILLARY THERETO SAID REGISTER'S OFFICE. Parcel ID: 059PE-027 PROPERTY ADDRESS: The street address of the property is believed to be **2826 GREENWAY DR., KNOXVILLE, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): SUSANNA LARISON OTHER INTERESTED PARTIES: U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR 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.

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Ad #74112
Insertion Dates: 10-20, 10-27, 11-03-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Lawrence J. Thompson III executed a Deed of Trust to CitiFinancial, Inc., Lender and Clarence Porter, Trustee(s), which was dated September 10, 2004 and recorded on September 17, 2004 in Instrument No. 200409170023603, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, CitiFinancial Servicing LLC, a Delaware limited liability company, successor by merger to CitiFinancial, Inc., a Tennessee corporation, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **November 25, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

All that certain parcel of land in the City of Knoxville, Knox County, State of Tennessee, as more fully described in Book 1670, Page 525, ID# 061KA-045, Being known and designated as Lot 48, Unit I of Eastwood Estates, Filed in Map Book 55-S, Page 69.

This being the same property conveyed to Lawrence J. Thompson, Jr., and wife and Gladys Thompson and Lawrence J. Thompson, III from W.L. Pearson, single, by deed dated 02/21/1979 and recorded 03/20/1979 in Book 1670 Page 525, Knox County Records, State of Tennessee

Parcel ID Number: 061KA-045

Address/Description: **426 Oakleaf Circle, aka 426 Leeper Blake Circle, Knoxville, TN 37924.**

Current Owner(s): Estate of Lawrence J. Thompson III.

Other Interested Party(ies): Ford Motor Credit Company LLC; Rural/Metro of Tennessee, L.P.; Knox County Trustee; Beneficial Tennessee, Inc.; and Internal Revenue Service.

This sale is also subject to the right of redemption by the INTERNAL REVENUE SERVICE, DEPARTMENT OF THE U.S. TREASURY, pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in: Instrument 201408040006968, Serial Number 111687814. Notice of the sale has been given to the Internal Revenue Service in accordance with 26 U.S.C. 7425(b).

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

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

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

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-14576
Insertion Dates: 10-27, 11-03, 11-10-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **November 17, 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 E MCGILL AND SHANNON MCGILL, to TITLE ENTERPRISES-10285-1, Trustee, on November 26, 2003, as Instrument No. 200312160062590 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: U.S. BANK N.A., IN ITS CAPACITY AS TRUSTEE FOR THE REGISTERED HOLDERS OF HOME EQUITY ASSET TRUST 2004-2, HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2004-2

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

A CERTAIN TRACT OR PARCEL OF LAND LOCATED IN KNOX COUNTY, TENNESSEE DESCRIBED AS FOLLOWS, TO-WIT: SITUATED IN THE NINTH (9TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND BEING BOUNDED AND DESCRIBED AS FOLLOWS: BEGIN AT A NEW IRON PIN IN THE NORTHEAST RIGHT-OF-WAY LINE OF SAMS LANE, BEING 850 FEET, MORE OR LESS, ALONG SAID RIGHT-OF-WAY IN A SOUTHEAST DIRECTION FROM THE CENTERLINE OF BAYS MOUNTAIN ROAD; THENCE LEAVING SAMS LANE N. 35 DEG 35' E., 208.00 FEET TO AN EXISTING IRON PIN; THENCE S. 51 DEG 30' E.. 211.34 FEET TO AN EXISTING IRON PIN; THENCE S. 36 DEG 30' W. ., 208.27 FEET TO AN EXISTING IRON PIN IN THE NORTHEAST RIGHT-OF-WAY LINE OF SAMS LANE; THENCE WITH THE NORTHEAST RIGHT-OF-WAY OF SAMS LANE N. 51 DEG 25' W., 208.00 FEET TO THE POINT OF BEGINNING, AND CONTAINING 1.00 ACRES, MORE OR LESS, ACCORDING TO A SURVEY OF JIM W. SULLIVAN, TENN. RLS# 1306, of 1607 Bexhill Drive, Knoxville, TN, dated January 28, 1998.

Tax ID: 138 189

Current Owner(s) of Property: MICHAEL E MCGILL AND SHANNON MCGILL

The street address of the above described property is believed to be **8628 SAMS LN, KNOXVILLE, TN 37920**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: None

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

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

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

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

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

MWZM File No. 13-004342-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG,
Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: TNSALES@MWZMLAW.COM
Insertion Dates: 10-13, 10-20, 10-27-14

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinlublin.com/property-listings.php
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75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 10, 2012, executed by BOBBY L. BYRGE, conveying certain real property therein described to REPUBLIC TITLE AGENCY, INC., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded April 19, 2012, at Instrument Number 201204190058522; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to RoundPoint Mortgage Servicing Corporation who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **December 4, 2014 at 10:00 AM** at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL LOT 30, STONEBRIDGE GARDENS SUBDIVISION, UNIT 2, AS SHOWN BY MAP OF SAME OF RECORD IN PLAT CABINET M, SLIDE 92A, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND BEING ACCORDING TO THE SURVEY OF STANLEY E. HINDS, SURVEYOR, LICENSE NO. 967, WHOSE MAILING ADDRESS IS 4601 CHAMBLISS AVENUE, KNOXVILLE, TN 37919. Parcel ID: 047GM-030 PROPERTY ADDRESS: The street address of the property is believed to be **711 GENESIS LN, KNOXVILLE, TN 37938**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): BOBBY L. BYRGE OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #74093
Insertion Dates: 10-27, 11-03, 11-10-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated MAY 18, 2007, executed by AMY COX (AKA AMY N. COX), AN UMARRIED WOMAN, to CHARLES E. TONKIN, II., Trustee, of record in INSTRUMENT NO. 200705220095461, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MORTGAGE INVESTORS GROUP, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **TUESDAY, NOVEMBER 25, 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 SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 9, MILLSTONE SUBDIVISION, UNIT 2, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET F, SLIDE 71-D (MAP BOOK 78-S, PAGE13), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

SUBJECT TO ALL RESTRICTIONS, EASEMENTS, SETBACK LINES, AND OTHER CONDITIONS SHOWN OF RECORD IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO AMY N. COX, UNMARRIED, BY WARRANTY DEED DATED MAY 18, 2007 OF RECORD IN INSTRUMENT NO. 200705220095460, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **521 CONFEDERATE DR, KNOXVILLE, TENNESSEE 37922**.

PARCEL ID: 132JG047

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

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

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

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

OTHER INTERESTED PARTIES: NONE OF RECORD

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

This day, October 17, 2014. This is improved property known as 521 CONFEDERATE DR, KNOXVILLE, TENNESSEE 37922

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE
1800 HAYES STREET
NASHVILLE, TN 37203
(615) 254-4430
www.phillipjoneslaw.com

Publish: 10/20/14, 10/27/14 and 11/03/14

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 January 21, 2010, executed by ROBERT E. WHITE, III AND JESSICA G. WHITE, conveying certain real property therein described to ROBERT M. WILSON, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 28, 2010, at Instrument Number 201001280049724 (as modified at Instrument Number 201212050036356); and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP 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 **November 13, 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: TRACT I SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING A TRACT OF LAND CONTAINING 0.25 ACRES MORE OR LESS LYING ON THE WEST SIDE OF OGLESBY ROAD AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE WEST LINE OF OGLESBY ROAD SAID IRON PIN BEING LOCATED 1585 FEET MORE OR LESS SOUTH OF THE CENTER LINE OF MANIS ROAD; AND ALSO CORNER TO STATE RIGHT OF WAY; THENCE WITH THE LINE OF OGLESBY ROAD SOUTH 24 DEG. 44 MIN. EAST 180.37 FEET TO AN IRON PIN; THENCE SOUTH 79 DEG. 38 MIN. WEST 59.10 FEET TO AN IRON PIN; THENCE NORTH 29 DEG. 28 MIN. WEST 160.41 FEET TO A RIGHT OF WAY MARKER; THENCE WITH THE RIGHT OF WAY LINE NORTH 60 DEG. 32 MIN. EAST 70.73 FEET TO AN IRON PIN, THE PLACE OF BEGINNING, ACCORDING TO THE SURVEY OF GERALD F. CLARK SURVEYOR DATED SEPTEMBER 21, 1979. TRACT II SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING A TRACT OF LAND CONTAINING 3.95 ACRES MORE OR LESS LYING ON THE WEST SIDE OF OGLESBY ROAD AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE WEST LINE OF OGLESBY ROAD SAID POINT BEING LOCATED 1765 FEET SOUTH OF MANIS ROAD; THENCE FROM SAID BEGINNING POINT SOUTH 79 DEG. 38 MIN. WEST 998.74 FEET TO AN IRON PIN; THENCE SOUTH 6 DEG. 02 MIN. EAST 231.36 FEET TO AN IRON PIN; THENCE NORTH 73 DEG. 46 MIN. EAST 581.91 FEET TO AN IRON PIN; THENCE NORTH 68 DEG. 56 MIN. 20 SEC. EAST 467.08 FEET TO AN IRON PIN IN THE WEST LINE OF OGLESBY ROAD; THENCE ALONG THE WEST LINE OF OGLESBY ROAD NORTH 24 DEG. 44 MIN. WEST 87.16 FEET TO AN IRON PIN THE POINT OF BEGINNING ACCORDING TO THE SURVEY OF GERALD F. CLARK SURVEYOR DATED MAY 15, 1979. TRACT III SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING IN THE CENTER OF THE SULPHUR SPRINGS BRANCH AND IN THE PROPERTY LINE OF CARROLL M. OGLESBY AND HERBERT A. SHERROD; THENCE IN A WESTERLY DIRECTION AND WITH THE PROPERTY NOW OR FORMERLY BELONGING TO CARROLL M. OGLESBY AND HERBERT A. SHERROD 934 FEET TO THE PROPERTY LINE OF CARROLL M. OGLESBY AND W.O. LUSBY; THENCE IN A NORTHWESTERLY DIRECTION 315 FEET WITH THE PROPERTY LINE OF CARROLL M. OGLESBY AND W.O. LUSBY; THENCE EASTERLY AND PARALLEL TO THE PROPERTY LINE OF CARROLL M. OGLESBY AND HERBERT A. SHERROD 714 FEET TO A PINE TREE IN THE PROPERTY LINE OF CARROLL M. OGLESBY AND G.A. GRIGSBY; THENCE SOUTHEASTERLY 10 FEET TO AN IRON PIN; THENCE NORTHEAST 150 FEET AND WITH THE PROPERTY LINE OF CARROLL M. OGLESBY AND G.A. GRIGSBY TO THE CENTER OF SULPHUR SPRINGS BRANCH; THENCE UP THE CENTER OF THE SULPHUR SPRINGS BRANCH TO THE POINT OF BEGINNING. CONTAINING 6 1/2 ACRES MORE OR LESS. THERE IS EXCEPTED FROM THE ABOVE DESCRIBED TRACT III THAT CERTAIN PARCEL OF LAND CONVEYED TO CARROLL M. OGLESBY AND WIFE MARY TERRY OGLESBY BY DAN F. SHERROD, JR. AND WIFE DONNA S. SHERROD BY DEED DATED FEBRUARY 15, 1980 OF RECORD IN BOOK OF DEEDS 1700 AT PAGE 303 IN THE REGISTER OF DEEDS OFFICE, KNOX COUNTY, TENNESSEE. THIS CONVEYANCE IS MADE SUBJECT TO 10' UTILITY AND/OR DRAINAGE EASEMENTS INSIDE ALL PROPERTY LINES, FIVE FEET EACH SIDE OF ALL LOT LINES AND MINIMUM SET BACK AT 100 FEET. Parcel ID: 072-093.01 PROPERTY ADDRESS: The street address of the property is believed to be **1011 OGLESBY RD, KNOXVILLE TN 37914, TN 37914**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ROBERT E. WHITE, III AND JESSICA G. WHITE 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.

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Tel: (877) 813-0992
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Legal Notices

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Randy A. Houser and Geneva L. Houser executed a Deed of Trust to HSBC Mortgage Services, Inc., Lender and Brent S. Knight, Trustee(s), which was dated November 13, 2006 and recorded on December 4, 2006 in Instrument No. 200612040046134, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, U.S. Bank Trust, N.A., as Trustee for LSF8 Master Participation Trust, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **November 18, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

That certain parcel of real estate located in Knox County, State of Tennessee, and being described as follows, to wit:

Situated in District No. Nine (Old Three) of Knox County, Tennessee, and within the 26th Ward of the City of Knoxville, Tennessee and being known and designated as all of Lot 10, Block "M", of Minnis Second Addition to Knoxville, (incorrectly stated in prior deed as the John B. Minnis Farm), as shown in Map Book 7, Page 77, Register's Office for Knox County, Tennessee, which lot fronts 50 feet on the western side of Oak Grove Street and extends back between parallel lines to an alley. This lot is adjoined on the North by Maples Avenue, on the South by Lot 11 and more particularly described as follows:

Beginning on a stake in the western line of Oak Grove Street, Corner to Lot 11; thence in a westerly direction along the line of Lot 11, 216 feet to a stake in an alley; thence with the eastern line of the alley North 10 deg. 42 min. West 51.6 feet to a stake in the southern line of Maple Avenue, thence in an easterly direction along the southern line of Maple Avenue 228.2 feet to a stake at the intersection of the southern line of Maple Avenue with the western line of Oak Grove Street; thence in a southerly direction along the western line of Oak Grove Street 50 feet to a point, the place of beginning.

Begin the same property conveyed from Henry W. Lynch to Randy A. Houser and Geneva L. Houser by Deed Recorded December 16, 2004 in Instrument #200412160049280 in the Register's Office of Knox County, Tennessee.

Address: 3501 Oak Grove St.; Knoxville, TN 379203411 Tax Map or Parcel ID NO. : 109FM012

Parcel ID Number: 109FM 012

Address/Description: **3501 Oak Grove Street, Knoxville, TN 37920.**

Current Owner(s): Geneva L. Houser.

Other Interested Party(ies): .N/A

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

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

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

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-04278
Insertion Dates: 10-27, 11-03, 11-10-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated July 19, 2005, executed by MICHA CARRASCO AND RAMON E. CARRASCO, conveying certain real property therein described to WEST KNOX TITLE AGENCY, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded July 25, 2005, at Instrument Number 200507250007259; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Deutsche Bank National Trust Company, As Indenture Trustee, For New Century Home Equity Loan Trust 2005-4 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 **November 20, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. TWO (2) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 53, OF THE WEXFORD DOWNS SUBDIVISION, UNIT 2, AS SHOWN ON PLAT OF SAME OF RECORD IN PLAT CABINET E, SLIDE 265-B, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION; AND ACCORDING TO SURVEY OF BENJAMIN J. MOORMAN, RLS #1501, OF BENCHMARK SURVEYING, KNOXVILLE, TENNESSEE, DATED JUNE 27, 1995. THE ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD, NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF THIS CONVEYANCE. THIS CONVEYANCE IS MADE SUBJECT TO APPLICABLE RESTRICTIONS, SETBACK LINES, ALL EXISTING EASEMENTS, AND TO ALL CONDITIONS AS SHOWN ON THE RECORDED MAP. Parcel ID: 090AC015 PROPERTY ADDRESS: The street address of the property is believed to be **3316 BARBURY LANE, KNOXVILLE, TN 37931**. 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): MICHA CARRASCO AND RAMON E. CARRASCO OTHER INTERESTED PARTIES: NEW CENTURY MORTGAGE 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 setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Ruben Lublin TN PLLC, Substitute Trustee

119 S. Main Street, Suite 500
Memphis, TN 38103

www.rubinelublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #74179

Insertion Dates: 10-27, 11-03, 11-10-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 1, 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 PEGGY BEATTY AND JEFFREY PETERSON, to MERIDIAN TITLE & ESCROW, Trustee, on December 24, 2003, as Instrument No. 200312310066050 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2004-KR1

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

SITUATE IN THE SIXTH (6TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE AND BEING LOT 67 OF AUTUMN PLACE SUBDIVISION, UNIT 1 AS THE SAME APPEARS ON A PLAT OF RECORD IN PLAT CABINET M, SLIDE 168C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE TO WHICH REFERENCE IS HERE MADE FOR A MORE PARTICULAR DESCRIPTION.

SUBJECT TO RESTRICTIONS, RESERVATIONS AND EASEMENTS OF RECORD IN WARRANTY DEED BOOK 2057, PAGE 1157, AND PLAT CABINET M, SLIDE 168C, ALL IN SAID REGISTER'S OFFICE.

ALSO SUBJECT TO ANY AND ALL APPLICABLE RESTRICTIONS, EASEMENTS AND BUILDING SETBACK LINES AS ARE SHOWN IN THE RECORDS OF THE SAID REGISTER'S OFFICE.

Tax ID: 0920B-067

Current Owner(s) of Property: PEGGY BEATTY AND JEFFREY PETERSON

The street address of the above described property is believed to be **1900 Whitman Dr, Knoxville, TN 37909**, 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: CITIBANK SOUTH DAKOTA, N.A. AND UNIFUND CCR PARTNERS

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.

This sale is also subject to the right of redemption by the INTERNAL REVENUE SERVICE/DEPARTMENT OF THE TREASURY, pursuant to 26 U.S.C. 7425 by reason of the following tax lien(s) of record in the original amount of \$34,678.29 as Instrument No. 200511040041109\$37,689.79 as Instrument No. 201102250051090, in the real property records of Knox County Register's Office, Tennessee.

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. 14-002292-670

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

Insertion Dates: 10-27, 11-03, 11-10-14

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 JANUARY 12, 1996, executed by LISA M. MARGLE, UNMARRIED, to CHARLES E. TONKIN, II, Trustee, of record in TRUST BOOK 3066, PAGE 885, for the benefit of MIGLP, LIMITED PARTNERSHIP DBA MORTGAGE INVESTORS GROUP, L.P., 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 **TUESDAY, NOVEMBER 25, 2014 AT 10:00 A.M.**, AT THE CITY COUNTY BUILDING, NORTH SIDE ENTRANCE, 400 MAIN STREET, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN DISTRICT NUMBER FIVE (5) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 23RD WARD OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT NUMBER 195, BLOCK 12 OF THE WEST LONSDALE SUBDIVISION AS THE SAME APPEARS OF RECORD IN MAP BOOK 4, PAGE 106, PLAT CABINET A, SLIDE 121D IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND ACCORDING TO THE SURVEY OF BRUCE MCCLELLAN, RLS DATED DECEMBER 15, 1995, DRAWING NUMBER 33258.

BEING THE SAME PROPERTY CONVEYED TO LISA M. MARGLE, UNMARRIED, BY WARRANTY DEED DATED JANUARY 12, 1996 OF RECORD IN DEED BOOK 2200, PAGE 713, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **2714 CHILLICOTHE ST, KNOXVILLE, TENNESSEE 37921**.

PARCEL ID: 093ED025

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

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

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

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

OTHER INTERESTED PARTIES: NONE OF RECORD

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

This day, October 10, 2014. This is improved property known as 2714 CHILLICOTHE ST, KNOXVILLE, TENNESSEE 37921.

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES.

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 10/13/14, 10/20/14 and 10/27/14

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Legal Notices

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Danny E. Beeler and Jayme L. Beeler executed a Deed of Trust to The Home Bank of Tennessee, Lender and Myron C. Ely, Trustee(s), which was dated November 25, 2003 and recorded on December 10, 2003, Instrument No. 200312100060763, Knox County, Tennessee Register of Deeds; modified by that certain Loan Modification Agreement recorded February 26, 2009, Instrument No. 200902260053299, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, BB&T, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **November 4, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District Number Seven (7) of Knox County, Tennessee, and within the 17th Ward of the City of Knoxville, Tennessee. In the Anderson Heir's Addition to Knoxville Tennessee, Fronting 45 feet on the North side of Emerald Avenue and extending back between parallel lines 150 feet, said lot begins at a stake on the North side of Emerald Avenue, 55 feet West from the North-West corner of Emerald Avenue and Cornelia Street, thence westerly along the North side of Emerald Avenue, 45 feet; thence back between parallel lines 15 feet.

Being the same property conveyed to Danny E. Beeler and Jayme L. Beeler, husband and wife, by Deed dated November 25, 2003, of record in Instrument ID. No. 200312100060762, in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 081KJ-021

Address/Description: **235 East Emerald Avenue, Knoxville, TN 37917.**

Current Owner(s): Danny E. Beeler and Jayme L. Beeler.

Other Interested Party(ies): Cavalry Portfolio Services, LLC assignee of HSBC Bank Nevada, NA.

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

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

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

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-19836
Insertion Dates: 10-13, 10-20, 10-27-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **November 17, 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 DAVID BRAIN SHARP AND CHARISSA FETTERS, to PRIORITY TRUSTEE SERVICES OF TEN, Trustee, on October 20, 2006, as Instrument No. 200610260035945 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: Wells Fargo Bank, National Association as Trustee for Option One Mortgage Loan Trust 2007-1, Asset-Backed Certificates, Series 2007-1

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. SEVEN (7), FORMERLY DISTRICT NO. TWO, OF KNOX COUNTY, TENNESSEE, WITHIN THE 18TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 26, BLOCK B, LINWOOD ADDITION TO KNOXVILLE, AS SHOWN ON MAP OF THE SAME OF RECORD IN MAP BOOK 7, PAGE 17, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, SAID LOT FRONTS 50 FEET ON THE NORTH SIDE OF ATLANTIC AVENUE AND EXTENDS BACK BETWEEN PARALLEL LINES 150 FEET TO AN ALLEY.

Tax ID: 081CA05301/47

Current Owner(s) of Property: DAVID BRAIN SHARP AND CHARISSA FETTERS

The street address of the above described property is believed to be **419 ATLANTIC AVE , KNOXVILLE, TN 37917**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: PREMIER MORTGAGE FUNDING INC, A FLORIDA CORPORATION

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. 14-000504-670

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

Substitute Trustee(s)

PREMIER BUILDING, SUITE 404

5217 MARYLAND WAY

BRENTWOOD, TN 37027

PHONE: (615) 238-3630

EMAIL: TNSALES@MWZMLAW.COM

Insertion Dates: 10-13, 10-20, 10-27-14

75 FORECLOSURES

NOTICE OF SUCCESSOR TRUSTEE'S SALE

WHEREAS, by Deed of Trust dated January 6, 2011, and recorded as Instrument No.

201101120042000, in the Knox County Register of Deeds Office ("Deed of Trust"), James O. Kennedy and Kellie M. Kennedy conveyed in trust to Hugh M. Queener, Trustee for Pinnacle Bank (formerly Pinnacle National Bank), certain real estate hereinafter described, to secure the payment of the principal sum of \$105,250.00, evidenced by a certain Promissory Note ("Note"), said instruments being incorporated herein by reference; and

WHEREAS, by instrument dated May 8, 2013, and recorded as Instrument No.

201305090073590, in the Knox County Register of Deeds Office, Pinnacle Bank; the owner and holder of said indebtedness, appointed Joseph H. White, Jr., as Successor Trustee; and

WHEREAS, default has been made in the Deed of Trust and the owner and hold of the Note has declared the entire balance due and payable and has instructed the undersigned Successor Trustee to foreclose the Deed of Trust in accordance with its terms and provisions,

NOW, THEREFORE, by the authority vested in me as Successor Trustee under said instruments, I will, on the 4th day of **November, 2014 at 11 A.M.** at the front steps of the Old Knox County Courthouse, offer for sale and sell at public auction to the highest bidder for cash, and in bar of the statutory right of redemption and equitable rights of redemption, and all other rights and exemptions of any kind, equitable or statutory, all of which were expressly waived in the Deed of Trust, the property therein conveyed which is more particularly described as follows:

TRACT I (**1743 Moses Avenue**): SITUATED in District Three (3) of Knox County, Tennessee, within the 21st Ward of the City of Knoxville, Tennessee, and being known and designed as Lot 44, Mechanicsville Commons, Unit 1, according to the plat of correction prepared by Barge, Waggoner, Sumner & Cannon, Inc., Timothy D. Robinson, Surveyor, Tennessee License Number 2044, of record as Instrument No. 200010230027916, in the Register of Deeds Office in Knox County, Tennessee.

BEING the same property conveyed to James O. Kennedy and Kellie M. Kennedy by Warranty Deed dated January 6, 2011, and recorded as Instrument No. 201101120041999

The above described property will be sold subject to any and all unpaid taxes, restrictions, easements, and building setback lines, matters show on the map referenced above, and to any prior or superior liens, judgments or Deeds of Trust, including, but not limited to the following:

a. A second Deed of Trust ("Second Deed") recorded as Instrument No. 201101120042001 in the Knox County Register of Deeds Office.

The Second Deed being between James O. Kennedy and Kellie M. Kennedy as Borrowers and the City of Knoxville as Lender.

b. Unpaid Knox County property taxes for 2014 in the amount of \$835.00 and unpaid City of Knoxville property taxes for 2014 in the amount of \$970.76.

The proceeds of the sale will be applied in accordance with the terms and provisions of the Deed of Trust. Said sale is being made upon the request of Pinnacle Bank, the owner and holder of the indebtedness secured by the Deed of Trust due to the failure of the maker to comply with all provisions of the Deed of Trust.

Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Successor Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

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

Notice provided by:

Joseph H. White, Jr., Successor Trustee
The Law Office of Joseph H. White, Jr.
3720 N. Broadway
Knoxville, TN 37917

Insertion Dates: 10-13, 10-20, 10-27-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **November 17, 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 JAVIER LOPEZ AND MARIA FRANCISCO, to PARK PLACE TITLE : ESCROW, Trustee, on July 11, 2005, as Instrument No. 200507200006202 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-KS10

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

SITUATED IN THE 5TH CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 44TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 33, HOLIDAY HILLS SUBDIVISION, UNIT 4, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET M, SLIDE 266B, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND BY SURVEY OF LANY A. DOSS #1255, DATED JANUARY 11, 1996.

Tax ID: 092EE-033

Current Owner(s) of Property: JAVIER LOPEZ AND MARIA FRANCISCO

The street address of the above described property is believed to be **4313 ISLAND COURT, KNOXVILLE, TN 37921**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: STATE TAX LIEN IN FAVOR OF TENNESSEE DEPARTMENT OF REVENUE

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. 14-000731-670

JASON S. MANGRUM, J.P. SELLERS,

LORI LIANE LONG, Substitute Trustee(s)

PREMIER BUILDING, SUITE 404

5217 MARYLAND WAY

BRENTWOOD, TN 37027

PHONE: (615) 238-3630

EMAIL: TNSALES@MWZMLAW.COM

Insertion Dates: 10-13, 10-20, 10-27-14

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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 10, 2001, executed by RICHARD ALLEN PROFFITT, II AND KRISTIE LYNN PROFFITT, conveying certain real property therein described to CHARLES E. TONKIN, II, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded August 16, 2001, at Instrument Number 200108160012881; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as Trustee, Successor in Interest to Wachovia Bank, National Association, (formerly known as First Union National Bank) as Trustee, for Long Beach Mortgage Loan Trust 2001-4 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 **November 13, 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 NUMBER SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 8, OF THE CHATAM RIDGE SUBDIVISION, AS THE SAME APPEARS OF RECORD IN MAP CABINET O, SLIDE 308D, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION; AND ACCORDING TO SURVEY OF TROTTER-MCCLELLAN, INC., DATED AUGUST 6, 2001, DRAWING NO. 01-266. Parcel ID: 130CC-008 PROPERTY ADDRESS: The street address of the property is believed to be **11407 HUNTERS RUN LANE, KNOXVILLE, TN 37923**. 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): RICHARD ALLEN PROFFITT, II AND KRISTIE LYNN PROFFITT OTHER INTERESTED PARTIES: EAST TENNESSEE CHILDREN'S HOSPITAL, KNOX OB/GYN ASSC, J&S LEASING INCORPORATED The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

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

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #73955

Insertion Dates: 10-13, 10-20, 10-27-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 14, 2005, executed by ALBERT EBENEZER AND GRACE RATNI EBENEZER, conveying certain real property therein described to ROBERT M. WILSON, JR., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded April 21, 2005, at Instrument Number 200504210083667; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF CWALT, INC. ALTERNATIVE LOAN TRUST 2005-24, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-24 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 **November 20, 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 6TH CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, BEING KNOWN AND DESIGNATED AS ALL OF LOT NO. 33, BRIARGLEN SUBDIVISION, UNIT 1, AS SHOWN ON MAP OF SAME RECORD IN MAP CABINET K, SLIDE 281-A, REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND ACCORDING TO THE SURVEY OF DAVID BUNDREN, SURVEYOR, DATED MARCH 3, 1999. Parcel ID: 132E-J-002 PROPERTY ADDRESS: The street address of the property is believed to be **8812 ROSEMONT BLVD., KNOXVILLE, TN 37923**. 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): ALBERT EBENEZER AND GRACE RATNI EBENEZER OTHER INTERESTED PARTIES: UNION PLANTERS BANK, N.A. The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #74115

Insertion Dates: 10-27, 11-03, 11-10-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 24, 2005, executed by CHRIS MILLER, conveying certain real property therein described to MERIDIAN TITLE COMPANY, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded July 6, 2005, at Instrument Number 200507060001619; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-AB1 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **November 13, 2014 at 10:00 AM** at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. SEVEN (7) OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 33RD WARD OF THE CITY OF KNOXVILLE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 1-R PROPERTY OF HENRY M. JONES AS SHOWN BY MAP OF RECORDED IN MAP BOOK 59-L, PAGE 30, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. REFERENCE IS ALSO MADE TO SURVEY OF HINDS SURVEYING CO., DATED SEPTEMBER 5, 1984. SAID PREMISES ARE IMPROVED WITH DWELLING DESIGNATED AS 4313 CROUCH DRIVE. THIS PROPERTY IS SUBJECT TO ALL APPLICABLE EASEMENTS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN THE KNOX COUNTY REGISTER OF DEEDS' OFFICE. ALSO CONVEYED ARE ALL RIGHTS IN AND TO ANY AND ALL APPLICABLE EASEMENTS AND PERMISSIVE USE AGREEMENTS OF RECORD AT THE REGISTER OF DEEDS OFFICE FOR KNOX COUNTY TENNESSEE. THE ABOVE LEGAL DESCRIPTION WAS TAKEN FROM THE PRIOR DEED OF RECORD, NO NEW BOUNDARY SURVEY WAS PERFORMED. Parcel ID: 70C-C-011.01 PROPERTY ADDRESS: The street address of the property is believed to be **4313 CROUCH DR, KNOXVILLE, TN 37917**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): CHRIS MILLER OTHER INTERESTED PARTIES: Mortgage Electronic Registration Systems, Inc., ("MERS"), acting solely as a nominee for MILA, INC., CAPITAL ONE BANK (USA), N.A., COMPANION PROPERTY & CASUALTY, MIDLAND FUNDING LLC, AS SUCCESSOR IN INTEREST TO "GE MONEY BANK OLD NAVY CARD", MIDLAND FUNDING LLC, AS SUCCESSOR IN INTEREST TO "GE MONEY BANK", LVNV FUNDING LLC AS ASSIGNEE OF HSBC BANK NEVADA NATIONAL ASSOCIATION, BAY FINANCE COMPANY LLC The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #74319

Insertion Dates: 10-20, 10-27, 11-03-14

85 MISC. NOTICES

PUBLIC AUCTION

ATKINS & SON TRANSMISSION
4001 RUTLEDGE PK
KNOX., TN 37914
(865) 524-3059
WILL SALE THE FOLLOWING VEHICLE
2006 LEXUS VIN # JTJGF10U810087943
FOR REPAIR AND STORAGE CHARGES
ON Tuesday, October 28, 2014 @
11:00AM

Publish Date: 10-27-2014

85 MISC. NOTICES

PUBLIC AUCTION

Notice is hereby given that on **Friday, November 14th at 9:00am**, the following vehicle will be auctioned off at 4158 Appalachian Way, Knoxville, TN-1989 Chevrolet

Corvette

Publish Date: 10-27-2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Brian R. Gadsden

IN RE: Patrice D. Gadsden v. Brian R. Gadsden

NO. 188335-3

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Brian R. Gadsden, 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 Brian R. Gadsden, it is ordered that said defendant Brian R. Gadsden file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Stanley F. La Duke an, Attorney whose address is 108 Sherway Rd, Knoxville, TN 37922 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 13th day of October, 2014.

s/s **Howard G. Hogan**

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 10/20/14, 10/29/14, 11/03/14 AND 11/10/2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Charles Anthony Martin

IN RE: Mara Cate Martin v. Charles Anthony Martin

NO. 185406-2

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Charles Anthony Martin, 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 Charles Anthony Martin, it is ordered that said defendant Charles Anthony Martin file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Jerry R. Givens an, Attorney whose address is 3720 N. Broadway, Knoxville 37917 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 E. Pridemore 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 25th day of September, 2014.

s/s **Howard G. Hogan**

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 10/20/14, 10/27/14, 11/03/14 AND 11/10/2014