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## Jamie Rowe Working Hard in School Board Race

### Second District BOE Candidates Square Off Before Early Voting

By Sally Absher  
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Last week was busy for Second District Board of Education candidates Charlotte Dorsey, Jamie Rowe, and Tracie Sanger.

The trio began the week participating in the League of Women Voter's (LWV) candidate forum at Christenberry Community Center. The following evening they had an opportunity to speak at the Fountain City/North Knoxville GOP meeting. Early voting began Wednesday October 15.

At Monday's LWV Forum, candidates shared their views on the greatest challenge facing the school system, the teacher advisory council, funding

priorities, charter schools and vouchers, teacher morale, how to heal the current perceived divide on the board, and community schools.

**Greatest Challenge:** Rowe said, "The trust is broken between the superintendent, the board of education, and the teachers." She suggested implementing some of the changes teachers requested in the teacher survey, the 2020 Strategic Plan, and the teacher advisory committee.

Dorsey said communication and a lack of trust are serious problems. She added, "We are in a bad spot, and it has to do with changes in society,

**Continue on page 2**



Former Knox County Commissioner Tony Norman, 2nd District School Board candidate Jamie Rowe and SPEAK founding member and third grade teacher Lauren Hopson knock on doors campaigning for Rowe in the 2nd District.

## Young Williams Animal Center to Launch 'Paws for Reading'

By Sally Absher  
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This week we turn our dyslexia awareness focus to Young-Williams Animal Center, and a new program they will be kicking off next month, "Paws for Reading."

Officials at Young-Williams are excited about the potential for the program to provide enrichment opportunities for their many animals as well as to provide animal welfare education and outreach to a new, younger audience.

Children in grades 1 through 8 will be invited to improve their literacy skills by reading books to cats and dogs at the Young-Williams location on Bearden Hill.

"The animals are non-judgmental and offer a safe, supportive environment for children to practice their reading skills," said Jeff Ashin, CEO of Young-Williams Animal

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PHOTO BY DAN ANDREWS

Lea, 8, reads a book to a furry friend last week in a trial run of Young-Williams' new program "Paws for Reading" which officially kicks off next month.

### City Council

## Complete Streets, roof repairs, bottled water

By Mike Steely  
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Seems City Council can get a lot done in a brief meeting.

Tuesday's regular City Council lasted about 30 minutes and saw the passage of several resolutions and ordinances including the adoption of a Complete Streets policy, approval to repair roofs on two city-owned structures, and approval to place water bottle filling stations at parks.

The Complete Streets policy is aimed at providing safe streets, bus stops, sidewalks and curbs for walking and bike riding. To add it to city codes will require a second vote. Councilman George Wallace said he wants the policy to become a requirement for new subdivisions and commercial or residential developments.

Management services for roofs for the Lakeshore Park Chapel, at \$32,000, and the golf cart building at Whittle Springs Golf Course, at \$25,000, were approved at the request of the Public Service Department.

The addition of bottled water filling stations at various parks and recreation centers will be funded in part by the Tennessee Clean Water Network and PetSafe. The council voted to allot \$14,600 to the project. The water filling stations, including ones for filling dog bowls at some locations, would encourage walkers to reuse their bottles as well as to drink water rather than sugared soda drinks. The money comes from a State Health Department grant.

Patience Melnick, representing the Tennessee Clean Water Network, thanked the city for its cooperation and said that sugary beverages are a part of Tennessee's nationwide high rank in obesity and diabetes. "Drinking just one 16 ounce sugary beverage a day increases our risk of diabetes by 22%," she said.

Melnick said the water filling station project is being done in 5 other cities, 6 universities including UT and 7 Knox County Schools.

The council also authorized application of a \$14,600 grant from the state to recycle used oil.

Councilman Wallace noted that tomorrow, October 21, is the 3rd Annual Bike Ride with

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## School Nutrition, PPU Audit on agenda

By Mike Steely  
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When the Knox County Commission meets today at 2 p.m. in work session several school items are expected to be discussed, including a request from the county Audit Committee to conduct an Internal Audit of the School Nutrition Program and commissioner Jeff Ownby has asked for a discussion on the findings of the auditor's investigation into the Physical Plant Upkeep funds.

Thursday afternoon the Knox County School System requested the same Internal Audit of the Nutrition Program.

"This is a needed step to ensure that the school system's food service department has a sound financial operation," said Mike McMillan, chairman of the board of education.

"Pending the commission's approval I look forward to receiving the auditor's report and sharing it

with the board of education," McMillan said.

The school system's nutrition budget this year was \$27.5 million. By law the food service budget and fiscal management are separate from the schools operating funds.

Ownby was one of the commissioners to question operation and the use of commission allocated funds by the system. The PPU audit was released but the commission has yet to discuss the

findings. Although the auditor reported several problems, no "criminal" activity was reported.

The commission, among other agenda items, will be asked to approve an amendment to a contract with B & H Sales for eight snow plows for city pickup trucks and contract with Master Battery, LLC, to collect and recycle waste automotive batteries at the convenience centers for a price based on the weight of each battery.

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# Supplemental Nutrition Assistance Program

Formerly referred to as food stamps, the Supplemental Nutrition Assistance Program (SNAP) helps low-income families supplement their monthly food budgets to free up more of



By Sharon Frankenberg, Attorney at Law

Tennessee. In the month of September of 2014 the number of participants receiving SNAP was 1,282,855 individuals living in 636,588 households and receiving a total of

\$158,779,291. A decade ago in the month of September of 2004, some 834,836 individuals in 365,293 households received food stamp benefits totaling \$72,583,388. Last month in Knox County there were 65,129 children and adults who received \$8,144,035 in SNAP benefits.

According to the DHS website, to be eligible for SNAP payments applicants must live in Tennessee to receive benefits from Tennessee. There are no specific age limits to receive SNAP payments. Minors may apply on their own if they do not live with their parents. Individuals living together and who purchase and prepare food together are considered one household. Parents and their children 21 years or younger are considered one household. Applicants must be

U.S. citizens, U.S. nationals or qualified aliens. Some legal immigrants are ineligible but their dependents are often eligible.

All household members must have a social security number or proof that they have applied for one.

Able-bodied applicants between 16 and 59 must register for work, participate in the Employment & Training Program if offered, accept offers of employment and cannot quit a job. Able-bodied adults aged 18-59 without dependents can receive only a limited number of benefit months in 3 years, unless they are working 80 hours per month or are otherwise exempt from the rule. Most college students must work an average of 20 hours per week, be enrolled in work-study, care for young dependents or be receiving Families First. Strikers must be eligible based upon income and resources before the day of the strike to qualify for benefits during the strike. Individuals disqualified for fraud are ineligible for one year for the first offense, two years for the second offense and permanently ineligible for the third. Dependents of

disqualified or ineligible individuals may still be eligible for benefits.

Applicants may not have resources of more than \$2,250 for most households and \$3,250 for households containing a member who is disabled or 60 years of age. Assets NOT counted are the home the applicant is presently living in and its lot, income producing property, real estate that is up for sale, cash value of life insurance, personal property, retirement accounts and vehicles with less than \$1500 in equity. Vehicles used for family transportation, subsistence hunting and used for work or producing income are NOT counted. The program only looks at liquid assets. Income limits range from \$1265 gross income for an individual to \$2584 for a family of four. There are numerous deductions from what is considered income including a 20% deduction on earnings and a standard deduction per household.

If you need assistance regarding the SNAP program, DHS has a toll-free customer service line at 1-866-311-4287.

# Complete Streets, roof repairs, bottled water

**Cont. from page 1**  
 Elected Officials fund raiser. It begins at the Bike Zoo bicycle shop at 5020 Whitaker Drive near Homberg Drive at 6 p.m. The idea is to promote bike riding, safety, and the use of public transportation.

Mayor Madeline Rogero spoke of the final report from the recent visitation to the city by the Urban Land Institute. She said the last report was "interesting and challenging" and the final report should be received within the next couple of months. The Institute has made several recommendations about specific city sites, including improvements on Henley Street and the demolition of the Civic Coliseum. She said the Institute's slide show is available on the city's web site "cityofknoxville.org/urbanlandinstitute" and the site includes a place for comments.

Rogero also invited the public to Chilhowee Park on Tuesday, October 21 at 11 a.m. for a double ribbon cutting. The event

will dedicate the new public restroom there to "make the park more user-friendly" especially with a new playground that The Muse is planning.

The event also dedicates the new solar panels on the Jacob Building, which Rogero said were built at no cost to the city.

The council and the audience were reminded that the Tennessee Health Services and Development Agency will hold a fact-finding hearing on Monday October 27 at the City-County Building on Tennessee Hospital's application for a hospital in West Knoxville.

The planned facility, off Middlebrook Pike and Old Weisgarber Road, has been opposed by many homeowners and requires approval of a "certificate of need" from the state. The state agency won't vote until November 19 and the certificate is based on need, economic feasibility, and contribution to orderly development of health care. The meeting will be open to public comment.

# Jamie Rowe Working Hard in School Board Race

**Cont. from page 1**

technology, cultural changes." She said "Money is always a problem. There is never enough."

Sanger said, "I think the biggest problem we have on the school board, and in the community is civility...in the way we deal with issues in our school system."

Common core and teacher TVAAS scores being based on test scores: Rowe said common core is a state issue, but pointed out the standards were written by people outside of the education community, and there was no field testing prior to implementation. She disagrees with linking teacher evaluation to student TVAAS (TN value added assessment) scores.

Dorsey said, "We need national standards or guidelines, but we do not need mandates from the federal government telling each state how to set up their curriculum and instruction." She said the standards need to be aligned with the testing.

Sanger defended common core because it is state mandated. She said, "The state wanted our kids to be college and career ready when they graduate

from high school." She said the legislature may revisit common core in January, but the BOE has to implement what is state mandated.

**Priorities for school funding:** Sanger mentioned teacher pay, and said she likes the strategic plan goal of "getting a personal learning device in every child's hand."

Rowe said, "We need to keep as much of the funds as we can in the classroom." She supports instituting pre-K in priority schools. She said, "we need to repair existing school buildings so that every child has a safe healthy clean environment in which to learn," and get the state to re-evaluate BEP funding so that "Knox County gets its fair share of state money for education."

She also criticized the administration for spending nearly \$400K on a study by Boston-based Parthenon Group which recommended increasing class size, firing librarians, school nurses, and custodians. (The total cost of the study was \$1.2M but a Gates Foundation grant paid the remaining \$800K).

Dorsey voiced concerns

about keeping up with technology, adding that her grandson in the 8th grade has his own laptop. She said "I think every child should have that opportunity." She said teacher pay needs to be increased, and that facilities need to be maintained and repaired in a "fair and equitable way."

All three candidates are opposed to further efforts to outsource or privatize some services such as custodial and cafeteria services.

**Charters and vouchers:** None of the candidates currently support a voucher system, but two support charter schools.

Rowe said that vouchers can have an unintended consequence of closing neighborhood schools. She said she is similarly opposed to charter schools. She said the original concept was sound, but they have "become a money making venture." She mentioned an AP story that the FBI is investigating charters in five states because of fraudulent use of funds.

She added, "There are 6000 charter schools in the US now, a 50% increase over 2008. In that same period, 4000 public schools have closed." She said, "The strongest schools in the world are in Finland and Japan, and these are strong public schools. Privatization is not the answer."

Dorsey, a retired principal, who has spent her entire career in public education, said, "Sometimes a charter school can have a unique environment that

only serves certain kids. I think we have to take them one by one...Knox County has done a great job of looking at the applications...but the Emerald Academy that is coming to Knox County, I think is a good idea for those children." She added that she would like to see very close monitoring.

Sanger said, "Charter schools can be a good thing, in theory...Charters can give an opportunity to try new things, new curriculums, new calendars. If something is not working they don't have to go through all the red tape - they can change it over the weekend."

She said "In theory, when a charter school finds something that works, they would filter it back to the low performing schools." She added, "Emerald Youth has a charter that has been approved, and I'm going to support it. It is good in theory."

**Current Divide on School Board:** Dorsey said "perceptions are reality," but said she didn't think the divisiveness was going to last, adding, "People are looking at the issues, and we all want what's best for kids. Kids come first."

Sanger said "We need to be more civil to one another. There has been a lot of finger pointing and bickering going on in the past year or so."

Rowe concluded, "Everyone wants what is best for the children and education, but maybe we have different ways of looking at how we get there."

**Community Schools:** All

candidates support community schools, but only Rowe named the two community schools in the district (Christenberry and Inskip). She has visited and met with the administration and staff at the schools. She said this is one way to address and bridge the "achievement gap" by meeting the needs of the whole family. Dorsey worked at Sarah Moore Greene, one of the first Community Schools in the area.

The following evening the candidates met up again at the Fountain City/North Knoxville GOP meeting. The first question was the classic "would you have supported an extension of Dr. McIntyre's contract?" All of the candidates agreed there was no need to extend his contract at that time.

One of the more interesting questions was from Rep. Bill Dunn, who asked, "Are the schools getting better than they were 10 years ago, are better things happening, are kids coming out better prepared?"

Charlotte Dorsey said "I think things have changed considerably since I was the principal of Bearden Elementary...Teachers are given mandates on how to teach, rather than being creative and spontaneous. Schooling has changed. How we use technology has changed. Lap tops...smartboards...You are seeing a lot of pop. But I'm not sure kids are coming out any better... Kids can't make change at the register if the computer is down."

Tracie Sanger said, "I

think they're better. Tennessee was recognized as having the fastest academic growth in the country." She said we still have a long way to go, with our ACT goals "in the 90s for the next five years. We're in the 20s now." She said now you see more teachers teaching all the time. I definitely think we are on the right track."

Jamie Rowe disagreed, and had the facts and figures to back up her statements. "Right now, 53% of our third graders do not read at grade level...Graduation rates are going up, but they are inflated by adding the certificate of attendance in, padding the grades, "blitzing" and credit recovery, where a student gets credit for repeating a class and an additional credit in "skills for success," so you are actually rewarding them for failing the course."

"But at the same time, only 21% of children graduating are meeting the ACT benchmarks for college and career readiness in all four subjects: math, science, reading, and English...Those rates have stayed steady for three years. I don't think we're doing as well."

No one in either venue asked the \$43,000 question regarding the huge amount of money that has flooded into the Sanger campaign from outside of the Second District, primarily from 10 members of the Haslam family (\$15,000 total) and other chamber members.

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**Publisher's Positions**

# Election for Sale?



**By Steve Hunley, Publisher**  
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For several years, I have pointed out the connection between the wealthy elitists and local politics. For those who doubt it is there, all one has to do, as the old saying goes, is follow the money.

The race for the Second District seat on the Knox County Board of Education

will determine whether superintendent of schools Jim McIntyre will be able to continue to run the school system like a dictator with little accountability, or whether the school board will actually do its job and not be a bunch of rubber stamps.

As anyone could have predicted, the Knoxville News Sentinel did its part to help McIntyre maintain control by endorsing Tracie Sanger.

Sanger also has the endorsement of the departed, though hardly missed, McIntyre rubber stamp Indya Kincannon. The endorsement was tepid, but to be fair, there wasn't much for the News Sentinel to rave about. The Sentinel editorial did make it quite

clear that Ms. Sanger supports McIntyre lockstep.

So do all of the local wealthy elitists. You can view Ms. Sanger's financial disclosure list at [www.knoxcounty.org/election](http://www.knoxcounty.org/election). Of the \$43,000 raised in contributions to Sanger so far, most have come from members of the Chamber of Commerce establishment. In fact, the Haslam family has ponied up over \$15,000, which is amazing considering none of them live in the Second District. This is an enormous sum and will probably be a record breaker for a school board race in recent history once we see the final tally. She has employed professional political consultants and will likely saturate the airwaves and the mailboxes

any day. You would think she was running for a county-wide office.

Sanger has also been the beneficiary of fund raising appeals sent by the Bearden PTSO, which is a clear violation of IRS rules for nonprofits. Again, the flood of cash isn't from the Second District, but largely from West Knoxville. Sequoyah Hills resident Joe Sullivan and his family have contributed a total of \$4500.

A lot of these folks would have us believe nobody in the world has an agenda, except for me. As I've said before, all these folks have an opinion and their opinion is that McIntyre can walk on water. Personally, I think he is like a dead mackerel in the moonlight;

he sure does shine, but he sure does stink.

These same good government people nearly ran the University of Tennessee into the ground picking the various presidents; we've seen what they did with the football program at UT. And the result in the school system hasn't been much different.

The guy they hand-picked to be superintendent has less actual teaching experience of an average teaching intern and was never superintendent of anything before he came here. McIntyre has demoralized teachers to an unbelievable point. He's increased the bureaucracy substantially. His droning on about change being hard and hinting that teachers just

don't want to be evaluated is pretty disgusting, especially considering it comes from a guy who has set the terms and conditions of his own evaluation, as well as the timing. Hypocrisy?

If the people of the Second District want to elect another circus poodle to jump through the hoop when McIntyre snaps his finger, Tracie Sanger will win in a walk. If they want somebody who has intelligence, integrity, courage and will stand up for the people who elected them, Jamie Rowe will win in a landslide. Come November, we will see if seats on the Knox County Board of Education can be bought and sold.

The wealthy elitists surely hope they can be.

# Measuring McIntyre

**By Steve Hunley, Publisher**  
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I continue to be amused by the fiction being perpetrated by some folks that Jim McIntyre is one of the best superintendents in the country, much less that he wants to listen to the board of education.

What is McIntyre's real record? Visit the Tennessee State Report Card website and you will find that since McIntyre has been here, ACT test scores for Knox County children have gone down every year, except for one.

2007:	22.0
2008:	21.9
2009:	21.8
2010:	20.5
2011:	20.4
2012:	20.6

2013: 20.2  
McIntyre's policies have focused on graduation rates and he is constantly bragging about how many students we are graduating. What he doesn't talk about are preparation rates, meaning the number of students who graduate and are prepared to either continue their educations or go out and get a job. It is abundantly clear that McIntyre's policies have meant we are graduating more students, but those same students have lower preparation rates. This also explains why so many students graduating from the Knox County school system have to take remedial courses before they are able to further their education.

Until the recent elections, the Board of Education has been

content to rubber stamp anything McIntyre wanted to do and how he wanted to do it.

Folks can sit around and debate all day whether this is merely incompetence or a strategy to make public education look even worse and promote privatization.

Another unpopular accomplishment of the superintendent has been to thoroughly demoralize and depress our teachers. The emphasis on testing — well beyond what is required by the State of Tennessee — is dismissed as teachers are lazy and fearful of change. That ignores the fact teachers are not being allowed to teach and more than 70% of our teachers have said Knox County is no longer a good place to work or learn in a survey conducted by McIntyre himself. In an effort to

put lipstick on a pig, McIntyre low-balled the figure (claiming it was 48% of teachers) and still referred to it as a stinging rebuke. It certainly was and folks ought to be outraged.

The Chamber of Commerce, the business elite, and the Knoxville News Sentinel find fault with everyone but the superintendent, yet McIntyre's leadership or lack thereof is at the very heart of the debate. McIntyre only seems to flourish in an atmosphere where he always gets his way and can exercise total control over every aspect of his own fiefdom. McIntyre has inserted himself into Knox County's budget, well away from his responsibility as superintendent; he can't get along with Mayor Tim Burchett, nor has McIntyre especially endeared himself

to the Knox County Commission, his funding body.

The Chamber folks and the business elite are busy pouring money into the Second District Board of Education seat vacated by Indya Kincannon in a desperate bid to win a fifth vote for McIntyre and continue the rubber stamp policy the voters have rejected all across the county. The Sentinel has done its part by publishing tepid editorials nobody pays any attention to anymore. These same folks have attempted to trash the reputation of Board Chairman Mike McMillan and others who don't march to McIntyre's music.

Clearly real accomplishments to these folks mean little, but absolute control means everything.

# Old Baptist Hospital plans postponed

**By Mike Steely**  
steelym@knoxfocus.com

When the developer of the mixed-use complex at the former Baptist Hospital spoke to the Knoxville Board of Zoning Appeals Thursday afternoon, he may not have expected the opposition he encountered.

Mark Senn, President of Blanchard & Calhoun Commercial, is asking for waivers on four changes at the Chapman Highway and Blount Avenue site. He is requesting a zero setback on the frontage of

one building, increasing the allowable lot size from 3 to 10 acres, reducing the transparent glass at ground level and reducing the percentage of pavement from 65% to zero.

What he faced was opposition to not having retail stores on the ground floor of the facility. Members of the Island Home Neighborhood Association and the Old Sevier Neighborhood spoke against the plans.

The opposition said that no hardship was related to the plans and that it negates ground level commercial

which is needed to have a successful development.

Allen James, with Davis Architects, said that ground level parking won't be needed because a five-story garage is planned, that much of the new facility will be student housing, and that retail store space will be available across Blount Avenue where the old motel will be demolished.

Asked why no ground level retail is being planned for the main complex Senn said it was "cost prohibitive."

He said that phase one

is underway contingent on approval of the plans and phase two will include demolition of the old motel and construction of student housing, both planned within the next two years.

Objections were raised over the creation of the river walk between the old hospital and the river and questions about access of the general public to the walk. Opponents to the request, which was postponed from last December, say the development should be a destination spot and not just housing

for student apartments.

Senn said there has been a lot of work done and he has no opposition to meeting with anyone but wants to move the process along. He told the board he would do whatever they wished.

The zoning appeals board voted to postpone the discussion until their December meeting so the developer can meet with local residents. Following the agenda item Senn and James met with about a dozen of the neighborhood members outside the door of the meeting room, going

over drawings of the proposal.

The Appeals Board also heard from Arthur Seymour, Jr. on behalf of Campbell Engineering on a request for a new CVS store on Northshore and Kingston Pike at the site of a former carwash. The board agreed to permit, because of odd shape of the lot, a smaller driveway width, increased width of curb cuts there, reducing a rear setback, and decreasing the normal number of parking spaces.

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# Young Williams Animal Center to Launch 'Paws for Reading'

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Center. "Plus, it provides our animals with company and for cats and dogs, the rhythmic sounds of a soft voice is very comforting."

Ashin said Paws for Reading will also be especially beneficial to children with learning disabilities.

In fact, Ashin met with Jules Johnson, founder of Decoding Dyslexia TN, to discuss how the program could assist in their efforts.

"This program will provide a non-threatening environment for kids with dyslexia and other learning disabilities to read aloud, something that these kids often lack confidence in," Ashin explained. "We hope to encourage kids with a wide range of learning disorders, including autism and dyslexia, to participate."

Last Thursday, Johnson, Jennifer Nagel, and Julie Porter brought their children

by the center for a trial run. The kids had a blast, and the animals enjoyed some extra attention!!

The Paws for Reading program is still in the planning stages. Because it is a completely new program,

Young-Williams is looking for volunteers to serve on the committee to help define the program. Cats are a natural fit for the program, but small dogs may also be candidates.

They are also looking for donations of books for young readers. Children who wish to participate may bring their own book to read, but the center hopes to develop a small library to encourage kids to try different books.

Ashin said this program will provide a much requested opportunity for younger kids to volunteer at the shelter. Currently, shelter volunteers must be at least 16 years old, which eliminates the



PHOTO BY DAN ANDREWS.

Kelly, 9; Michael, 5; David, 8; Kate, 6; and Lea, 8, practiced reading aloud at Young-Williams last week.

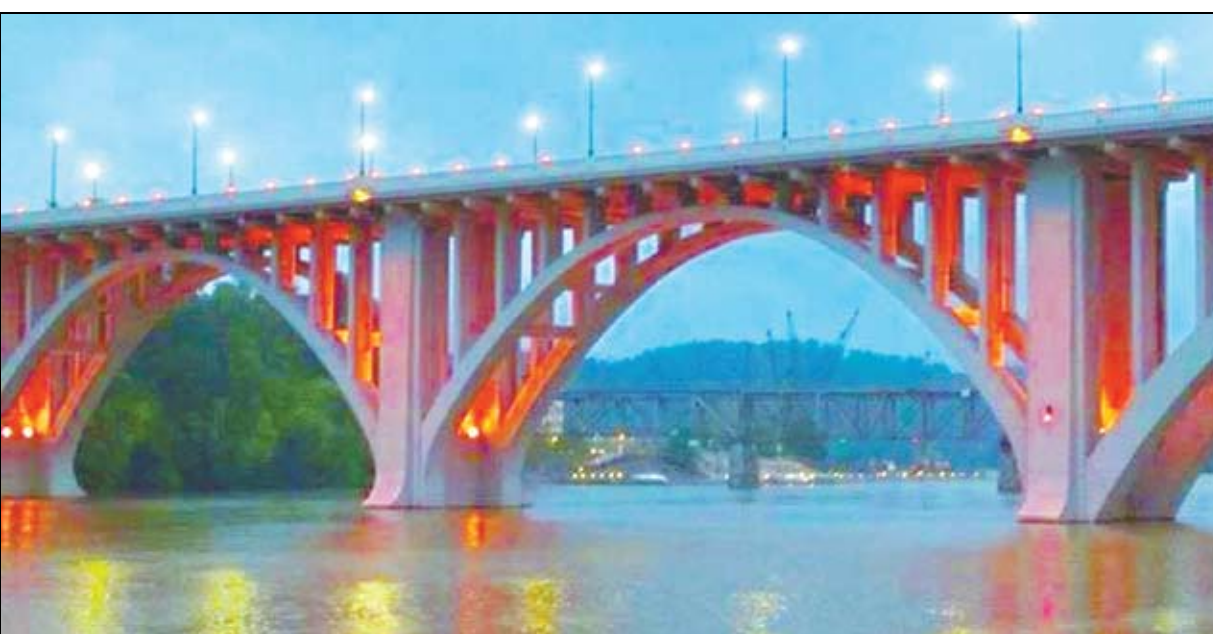
opportunity even for kids in 9th and 10th grade to get community service hours.

More information

about the program and opportunities to volunteer will be available at Young-Williams' Furry Fall Festival

set for Sunday, Oct. 26 from noon until 3 p.m. The festival, which is free and open to the public, will

include a host of booths and activities for pets and their families to enjoy.



## Henley Street Bridge Lights up in Red for World Dyslexia Day

By Sally Absher

October 15th was World Dyslexia Day. Local Knoxville officials launched "Redeeming Red" in support of the nearly 20% of the population affected by this common learning disability.

Commissioner Ownby has been instrumental in helping to raise awareness and understanding of dyslexia in Knox County. Last month, the Knox County Commission passed a resolution

recognizing October as Dyslexia Awareness Month. Ownby, who sponsored the resolution, stated, "They picked the 15th as World Dyslexia Day because 1 in 5 children are affected by this condition."

Last Wednesday, the City of Knoxville lit the Henley Street Bridge in red in support of the Redeeming Red Project and Dyslexia Awareness. Ownby expressed his gratitude to Mayor Rogers and her staff for their support.

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**Our Neighborhoods**

**SOUTH KNOXVILLE: LAKE FOREST, LINDBERGH FOREST**

By Mike Steely  
 steelym@knoxfocus.com

Two south Knoxville neighborhoods are distinct in creation and in style but share many similarities, such as Chapman Highway frontage and having beautiful homes, well-kept lawns, and proud home owners.

Lindbergh Forest was one of the first Knoxville subdivisions. Built by Victor McClain on land he bought from Samuel B. Luttrell, the development grew quickly after the construction of the Henley Street Bridge in 1931. It has 38 historic houses built between 1929 and 1947 and the streets feature wrought iron lamp posts.

The neighborhood is wedged between Chapman Highway, Woodlawn, Moody and the James White Parkway

A newer section, Taliwa, was developed and became part of the neighborhood. Many of the homes feature Tennessee marble, quarried locally, and the area is on the National Register of Historic Places.

Although the neighborhood association in Lindbergh Forest is inactive at present according to Ann Viera, the past president, the group normally meets at the Greystone Presbyterian Church.

Lake Forest is further down Chapman Highway and is located between Chapman, Red Bud Road, May Apple, Kaywood and Lindy Drive. It's on the Dogwood Trail and most of the homes were built following World War II with a mix of ranch-style homes and



**Buddy Mulkey of Island Home Granite, Signs and Monuments (left) and David Gilbert, Program Coordinator for the Communications Graphics Technology at Pellissippi State, at the new neighborhood sign. Gilbert, a 40 year Lake Forest resident, created the 1982 World's Fair Logo. (Photo courtesy of Molly Gilbert)**

cottages.

Children of the neighborhood attend Mooreland Heights Elementary, South Doyle Middle School and South Doyle High School.

Molly Gilbert is president of the Lake Forest Neighborhood Association. The city's neighborhood web site says the group promotes community involvement to improve safety and beauty with the ultimate goal to form a close knit community working together for the collective good and to have fun doing it. They

also work to control traffic and speeding, litter and noise, crime prevention and preservation of the Dogwood Trail.

"For two years the Lake Forest Neighborhood Association has been working on a new entry sign project that has nearly come to completion," Gilbert told *The Focus*.

"A block of Tennessee Pink Marble has been engraved with a new logo and will be moved into place in time for landscaping work geared to get the entire Chapman Highway Dogwood

Trail visitor-ready by the spring," she said.

Gilbert said the block of marble was donated by Ijams Nature Center, as the park is getting new signage. The logo on the front of the marble is being reworked to show the neighborhood logo. The logo design was created by David Gilbert, Pellissippi State Communications Graphic Technology Program Coordinator.

The new sign will celebrate the architectural style of many of the homes, walls, chimneys and front

door entrances in the neighborhood. Tennessee pink marble has been used throughout the nation including in Washington, D.C.

The neighborhood is connected with the Urban Wilderness South Loop and the path connects Lake Forest with Mead's Quarry.

"With all these lovely connections (to pink marble) the association wants to leverage their assets of architecture, a new sign, and the connection with the South Loop, plus the 60% tree coverage to showcase our Dogwood Trail," she said.

The Lake Forest Neighborhood Association and the Colonial Village Neighborhood Association are collaborating on a Saturday, November 15 work day. Kasey Krouse, the city's Urban Forester, is heading efforts for a general cleanup along the Chapman Highway Dogwood Trail. He'll demonstrate the proper pruning techniques. The members and visitors will meet at Lake Forest Presbyterian Church at 9:30 in the lower level parking lot and then split up into teams to work on specific projects.

The Lake Forest Neighborhood Association meets the second Monday each month at the Lake Forest Presbyterian Church at 714 East Lake Forest Drive at 6:30 p.m. You can call Molly Gilbert at 209-1820 or email her at mollygilbert@yahoo.com for more information.

**Festival of Praise to inspire and excite**

By Mike Steely  
 steelym@knoxfocus.com

Contemporary Gospel enthusiasts have a rare opportunity to see two of the top names in gospel music today here in Knoxville on Monday, October 27 at the Knoxville Civic Auditorium. Fred Hammond and Donnie McClurkin bring to our city the Festival of Praise Tour 2014.

The promoter of this event is James "J-Live" Upshaw (aka J-Live) of J-Live Entertainment, Inc. He has been promoting events in Knoxville "One Show at a Time" for more than 20 years.

"Our hope was to bring an event that Christians from of all denominations could come out and join us for this soul stirring, praise and worship experience," Upshaw said.

"Our city is the last stop on this once in a life-time tour. It is one of those events you really don't want to miss" said Regina Upshaw.

McClurkin is a regular host on Trinity Broadcasting Network and was recently diagnosed with throat cancer earlier this year; Hammond is recovering from double knee surgery.

"In spite of their own

challenges they have continued to move forward in the face of opposition, giving God glory, and encouraging the people every step of the way," she said.

Ironically one of McClurkin's hits is titled "Stand." His music has made the Top 40 in Billboard's R&B charts with sales of his songs reaching well over a million copies. McClurkin pastors the Perfecting Faith Church in Freeport, NY and has a nationally syndicated radio show, "The Donnie McClurkin Show."

Hammond has been entertaining fans for more than three decades. The singer,

songwriter, producer and musician is a founding member of the trendsetting sextet "Commissioned" and a creator of both the "Radical for Christ" and "United Tenors."

Both Hammond and McClurkin are Grammy, Stellar and Dove Award winners with their melodies heard in churches and on radio stations all across the country.

The Festival of Praise features inspirational songs ranging from Gospel, praise and worship, to funk, acoustic rock and a cappella. It's the type of show that those attending will be

talking about for years.

"It's a perfect opportunity for the body of Christ to join together in one accord praise and worship," Mrs. Upshaw said.

Also on the show are the Blue Brothers and Shaddai with guest MC Brian Clay of Jazzspirations which is also heard on WJBE Sunday from 3-6 p.m. Doors will open at 6:00 p.m. Tickets are available at the Knoxville Coliseum Box Office; GAMS Hair Fashions, 1524 University Ave NW, Knoxville, TN 37921; Simply Fashions in the Broadway Shopping Plaza (865) 637-7025; and at www.jliveevents.com.



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# Windows, Skylight, Garage discussed at Historic Zoning

By Mike Steely  
steelym@knoxfocus.com

Owning a condo in a historic building not only means you have to abide by the homeowners association rules, but also by the city of Knoxville's rules as well. That is what faced Nancy Roberts Thursday when she appeared before the Knoxville Historic Zoning Commission.

Mrs. Roberts lives at 124 E. Glenwood Avenue in the Brownlow Lofts, the site of the historic Brownlow Elementary School. Built in 1913 the Brownlow was used until 1996 and was then turned into condominiums. The brick colonial-revival school, it is said, was used in the filming of "October Sky."

A window on the lower

entry level is damaged by water and needs replacing. The roof needs fixing and she was requesting putting in a 20 inch by 30 inch skylight on the roof because there is no other outside light source in that room.

The historic zoning commission recommended the style of skylight, approved the skylight and roof repairs, but denied the window replacement, recommending a wooden framed window instead.

Another request for window replacement came from a 4th and Gill homeowner who asked about replacing the 2<sup>nd</sup> floor windows at 515 Caswell by duplicating the design of the already replaced first floor windows. The home originally had "3 over 1"

windows (three panes above, one below) but those had been replaced by a former owner with "6 over 6" windows. Homeowner Jason Wright had previously changed the first floor windows to match the original, but did so in vinyl-framed windows.

"Historic guidelines say that vinyl windows are not appropriate," said Kaye Graybeal, Historic Preservation Planner for the Metropolitan Planning Commission, adding, "even though the 3 over 1 are a more appropriate replacement, the vinyl is something the guidelines don't recommend."

She said the bottom floor windows are in violation but the top windows

can remain or be replaced. Both first and second floor windows should be wooden 3 over 1.

The motion passed after hearing from the 4<sup>th</sup> and Gill Neighborhood Association, which agreed with the staff's recommendation to deny the second floor window replacement and require the owner to put wood framed windows on the first floor. Graybeal said she had talked with Wright and that he thought he was right in replacing the former vinyl first floor windows with the correct configuration, but the vinyl was not acceptable. She said he had failed to get a building permit for the work.

The owner of a home and garage at 1723 Laurel

Avenue was denied demolition of a garage behind the home. Robert Holmes told the historic zoning group that the place is being used as a rental for student housing and that he needs more parking space in the back.

The home, built in the 1920s, has a similarly designed garage which was built in the 1940s. He said a tree had fallen on the rear of the garage and the building has lost its integrity. The staff recommended denial of the destruction because the garage has the same architectural design as the home.

Holmes said the garage isn't needed, has graffiti, and vagrants have been found sleeping there. He

said he doesn't have a use for the garage and there is no easy access to the garage.

The commission told Holmes they were "painted in a corner" by the regulations and denied the request, voting that the garage should remain.

Richard LeMay received approval for an addition to 1323 Highland Avenue. The home, a Queen Ann design built in the 1880's, will get a 20 by 40 foot addition along with a 12 foot wide deck as long as the addition doesn't obscure the original structure. Matthew Sturgill represented the owner.

All applicants have 60 days to appeal any decision to Chancellery Court.

# Bad Commercials

I'm an old television fan who's spent plenty of time watching programs over the years. Some have become favorites, a fact that seems to doom them to cancellation. What I've also viewed are some ridiculous commercials. They challenge the patience and intelligence of us who sit in front of the screen.

One of the first goofy ads that I remember is a bra commercial. Back then, the "cross your heart" bra aired on television. It was displayed across a woman's chest. She wore a long-sleeved turtle neck top. The viewer was supposed to get the idea of what the article would do



By Joe Rector  
joerector@comcast.net

without having to seeing how it would actually look. I can only laugh when I remember those commercials, especially when Victoria Secret commercials air. Models spill from their bras in a sexy ad that tries to convince women that they can look the same if only they buy bras from this company.

Other commercials today suggest that people will celebrate wildly when they choose certain products. One shows office workers eating candy and then dancing wildly on desktops and around cubicles. Another shows how a person changes from a celebrity to himself with

just one bite of a life-saving candy bar. Of course, M&M's talk, and Reese's becomes the product of a steamy relationship between chocolate and peanut butter. I like candy, but these commercials are enough to stop me from buying any.

Maybe it's just me, but I'm OVER insurance commercials. Flo might be a fine person, but I am not amused by her endless commercials and silly behaviors. Her company isn't one that has the best of reputation with some customers. Perhaps the business should spend more money improving its coverage and less on annoying commercials.

The insurance commercials that always drive me to distraction feature gecko. On top of that, the

darn thing talks and has an Aussie accent. How does that figure with a company that is the "Government Employees Insurance Company?" I've yet to find one person who finds these wastes of television time funny.

Some things are better left off television. Once upon a time, discretion was used when sexual relationships were topics in programs. Things might have been suggested, but nothing else happened. Turn on any of the hundreds of



stations available now, and before long, commercials abound about sex. Some discuss female concerns, but the most often aired ones discuss the blue pill and end with a man and woman holding hands while sitting in bathtubs

and viewing some beautiful vista. You know the ones.

Of course, medicines for every malady are advertised on the tube. They promise wonderful results; however, the warning

**Continue on page 4**

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# 'Mr. Speaker'

## Henry T. Rainey of Illinois

### Pages from the Past



By Ray Hill  
rayhill865@gmail.com

Few modern day Speakers of the U. S. House of Representatives are as little remembered as Henry T. Rainey of Illinois. One reason for that is likely because his tenure as Speaker was quite brief; Rainey served as Speaker of the House from March 9, 1933 until his death on August 19, 1934. Yet Rainey was a long-time member of Congress and a fixture inside his own Congressional district. It was Henry T. Rainey who served as Speaker during the famous first "hundred days" of Franklin Delano Roosevelt's New Deal.

It is likely difficult for many readers to comprehend the condition prevalent during the advent of the New Deal. The Great Depression followed quickly on the heels of the stock market crash in October of 1929. In an age before pensions, Social Security or the welfare state, millions of people lost their life's savings with the crash of the stock market. Millions more lost all they had when banks all across the country started to fail. "Black Thursday" occurred when almost thirteen million shares were sold on the stock market; it was a record for the time. Yet, the following Tuesday, known as "Black Tuesday", that record was surpassed when more than sixteen million shares were traded. Countless stocks were either virtually worthless or little more than mere scraps of paper. Many traders who had purchased stock on "margin" (meaning they had borrowed money to buy stock) were suddenly penniless. Purchasing power sank, factories slowed production and people lost their jobs. Over the next three years, despite President Herbert Hoover's promises things would get better, they did not. In fact, they got progressively worse.

Folks lost confidence in the banks (and there was no Federal insurance on bank accounts in those days; that would come with FDR's New Deal) and people hurried to withdraw their money from banks. By 1933, thousands of banks had closed their doors and simply gone out of business. Even the famous and wealthy suffered. One of President Roosevelt's sons was traveling out West when his father had declared a bank holiday; he wired his father, asking for money and FDR replied the banks were closed and he had all of \$7 in his pocket. The boy would have to do the best he could.

Roosevelt's four-day bank holiday was an opportunity to allow Congress to pass legislation, which would hopefully, have the effect of making banks sound as well as restoring the public's confidence in banking institutions. One aspect of the legislation eventually passed by Congress was the

Federal Deposit Insurance Corporation, which was designed to protect the bank accounts of depositors. Another creation of the New Deal was the Securities and Exchange Commission, which began to regulate the stock market in the hope of preventing yet another disaster.

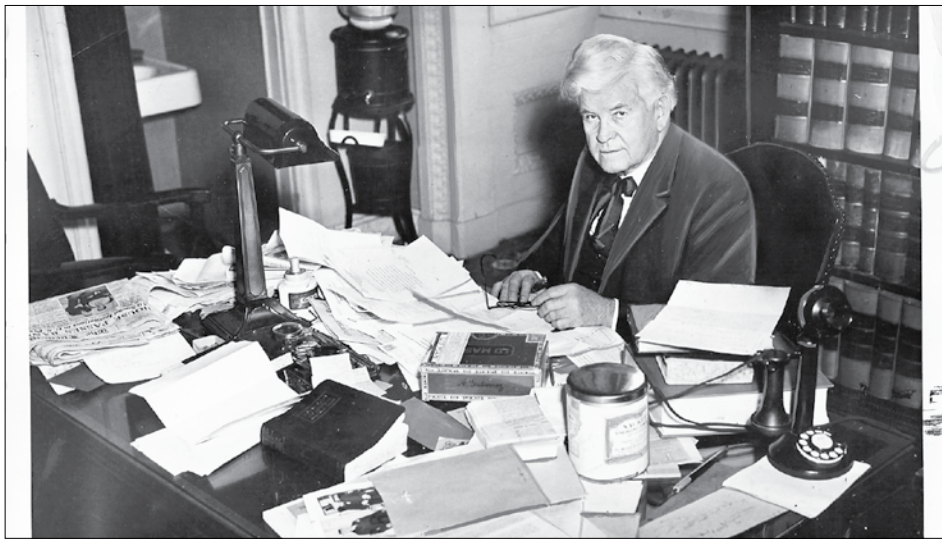
Men, desperate to support their families, or merely to survive, stood on street corners selling pencils or apples. Soup kitchens for the hungry became a fixture of America society, as did "Hoovervilles", little villages where people lived in tarpaper shacks or cardboard boxes.

People were scared and hungry; I have never forgotten the story told by Congressman Stephen M. Young of Ohio, who was haunted by the story of a little boy from his state. The little boy had a pet rabbit and his family was starving and they ate the rabbit. The little boy was so distraught he went out and hung himself.

It was Henry T. Rainey who presided over the United States House of Representatives to pass legislation to help alleviate the suffering and despair of Americans.

Rainey was little known to the American public when he rose to become Speaker of the House, succeeding the colorful John Nance Garner of Texas, who had been elected vice president. Hailing from Carrollton, Illinois, Rainey looked and dressed more like a caricature of an old-time Southern politician with a thick head of white hair and oftentimes wearing a string tie. Rainey was referred to as the "Sage of Walnut Hill" by some members of the press, which was the name of his home and farm in Carrollton. Rainey was a large man, weighing in at some two hundred seventy-five pounds and stood over six feet tall. Rainey was an affable sort, puffing on a pipe carved to resemble the face of a bulldog, while he chatted. Like many a Southern politician, Henry T. Rainey believed in the power of the spoken word and was an orator of the old school, yet unlike many Southerners, he disdained from telling jokes or funny stories while speaking. Speaker Rainey thought that detracted from whatever message his speech was trying to convey.

Henry T. Rainey had been born in Carrollton, Illinois on August 20, 1860, the oldest of three children. Rainey lived his entire life in Carrollton, save for when he was in Washington, D. C., when he attended Amherst College in Massachusetts. He was a good student and attended Union College School of Law, which later became Northwestern University. Rainey met and married his college sweetheart, Ellenora McBride, who was also a native of Illinois.



FROM THE AUTHOR'S PERSONAL COLLECTION.

Speaker Henry T. Rainey of Illinois at his desk, 1933.

Eventually, Henry T. Rainey bought "Walnut Hill," the sprawling farm and home he and his wife occupied near Carrollton. They lived in a three-story red brick mansion with impressive white columns framing the entrance. Inside, the rooms were paneled in black walnut. The Rainey's signaled folks were welcome to drop in whenever the American flag was flying high outside their home.

The Rainey's enjoyed collecting antiques and collectibles, with which they furnished their home. The Speaker was especially fond of his collection of Currier and Ives prints, many of which adorned the walls of his bedroom. Rainey also loved an oak desk, which had sat on the floor of the United States Senate decades earlier. It was hardly the only desk in the Rainey mansion; Rainey owned an enormous desk that had once belonged to Stephen A. Douglas, who had bested Abraham Lincoln in a Senate race, but lost the presidency to Lincoln two years later.

Rainey also enjoyed a very large library and frequently allowed farm boys in the area to use his books for study.

The grounds of Walnut Hill had been built with the idea of folks coming to visit and the Speaker spared no expense. There was a wading pool for children, as well as a playground. Adults could enjoy a small golf course, a lake for swimming, trails for horseback riding, or the tennis courts. There was yet another lake, which was used for boating and swimming. There were picnic grounds and a teahouse and flower gardens. The Rainey's delighted in showing off their herd of Japanese deer, Sika-Sika, which meant scared in Japanese. Speaker Rainey had been thrilled when he had first seen a specimen of the Japanese deer at the Washington Zoo. He had obtained at least two doe and one buck when he traded a porcupine to the Zoo.

Returning home to Carrollton, Henry T. Rainey was a small town lawyer, but he was successful enough to provide a comfortable life for himself and his family. The marriage of Henry and Ella Rainey was especially close; Mrs. Rainey was an accomplished and informed woman and her husband's Congressional career likely would not have been as successful without her. Like Rainey's friend and contemporary John Nance Garner, Rainey employed his wife as his legislative and research secretary. Garner's wife "Ettie" remained his personal secretary from 1903 until his retirement in 1941. Interestingly, at least three future Speakers of the House first came to Congress in

1903: Henry T. Rainey, John Nance Garner and Nicholas Longworth.

Ella Rainey was apparently so efficient no less than muckraking journalist Drew Pearson, a fierce critic of Congressional nepotism, said the money paid to her was well spent. When not in Carrollton, the Rainey's lived quite modestly in a small apartment on Sixteenth Street in Washington, D. C. Neither Speaker Rainey nor his wife had been much taken with Washington society prior to his election. After becoming Speaker, that changed and the Rainey's left their modest apartment for more elegant accommodations in the Sheraton Park Hotel. Speaker Rainey was described as "a wonderful department store Santa Claus with his white hair, rosy cheeks, comfortable upholstered figure and benevolent but sleepy look." Evidently, many believed it was Ella Rainey who was the driving force, as it was said she provided "most of the enthusiasm and ambition" for the pair.

Rainey first came to Congress in 1903, after winning the 1902 election. The future Speaker represented a district in the Southern part of Illinois, which usually voted Democratic. Rainey had tried to win the Democratic nomination, which was made by convention, in 1896, 1898, and 1900. There were eight counties in the district and each county usually had a favorite son to promote. After winning the nomination in 1902, Rainey remained the choice of Democratic voters in his district until his death.

Prior to Rainey's election to Congress, it had been a tradition for the congressman elected by the district to serve only a single term in office, thereby rotating the seat amongst the various counties in the district. Almost immediately after his election, Congressman Henry T. Rainey announced he did not intend to follow that particular tradition and would be a candidate to succeed himself. His strategy worked; at the 1904 Democratic convention inside his Congressional district, the favorite sons withdrew their own candidacies one-by-one. Yet, Rainey quite nearly lost the general election that, winning reelection by only 1,642 votes. Rainey's political fortunes had been affected by the popularity of President Theodore Roosevelt, who won in a landslide. Rainey barely won, although he represented a traditionally Democratic district, yet he was the only Democratic congressman from Illinois to survive the Roosevelt juggernaut.

Henry T. Rainey was not yet entirely politically secure

inside his own district, despite having easily turned back a serious Republican challenge in 1906. Former Congressman William E. Williams had opted not to run in 1906, saying he thought Rainey should be given the opportunity to work on waterway legislation that would be beneficial to the district. In 1908, Williams was a candidate to return to Congress and charged Rainey with attempting to take credit for several of the former Congressman's own accomplishments. Williams also claimed Congressman Rainey had supported increasing his own salary, as well as mileage compensation. The Democratic nomination was no longer determined by convention, but by a primary election. Rainey defended himself from Williams' charges and pointed out the former Congressman had once lamented the district did not receive its full share of public favors precisely because it replaced its own congressman every two years. That argument seriously undermined the Williams campaign to oust Henry T. Rainey.

Rainey operated an efficient campaign organization under his wife's direction. More than 200,000 pieces of literature and letters flooded the district before Election Day. Rainey was rewarded with a smashing victory, beating William E. Williams by a four-to-one majority. Not only did Rainey carry every county in the district, he won every precinct in the district, save for three.

Henry T. Rainey had demonstrated his political strength inside his own Congressional district and while the Republicans attempted to unseat him, he was routinely reelected in 1910, 1912, 1914, 1916 and 1918.

In 1920, women had the right to vote in presidential elections all across the country. Voters were weary with the administration of Woodrow Wilson. President Wilson had made a special call for voters to elect a Democratic Congress in 1918 and Americans had responded by electing Republican majorities. It was a stinging rebuff to the president, who was obsessed with the peace in Europe following World War I, most especially with American entry into the League of Nations. While campaigning on behalf of the League of Nations and American participation, Wilson had suffered a serious stroke in Pueblo, Colorado. Immediately taken back to the White House and protected by his wife, Edith, and his personal physician, Dr. Cary Grayson, few knew the extent of the president's precarious health. Wilson

quite nearly died and was seriously incapacitated. Ill, aging, and bitter, Wilson lay in the White House nursing his grudges along with his health.

Congressman Henry T. Rainey faced Republican Guy L. Shaw in the general election. Rainey was not especially concerned about the contest and defended American participation in the League of Nations. Shaw, on the other hand, was decidedly against the League of Nations with or without reservations on American entry into the organization. Shaw also called for American troops to be brought home immediately, while Congressman Rainey advised caution, saying there was a need to keep American boys in Europe for keeping the peace.

Warren G. Harding won the presidential election in a landslide and voters reinforced the GOP majority in Congress. Voters clearly wanted change and Congressman Henry T. Rainey was shocked when he lost to Guy L. Shaw by 3,909 votes. Rainey had run far ahead of the rest of the Democratic ticket inside his district, but it was not enough to overcome the tidal wave of Republican votes.

Rainey sought a rematch with Congressman Shaw in 1922. Rainey joked that every Congressman ought to be defeated once every eighteen years. Out of office, Rainey had to fight off two other Democrats inside the primary. Rainey was not overconfident in his 1922 campaign and worked hard to regain his seat in Congress. He beat Guy L. Shaw by over 5,000 votes. Shaw would make several attempts to oust Henry T. Rainey from Congress, but he never again won election to the House of Representatives.

Despite having lost his seniority with his defeat in 1920, Rainey began climbing the ladder of leadership inside the House. He became Majority Leader after the Democrats won back the House of Representatives in 1931; in 1933, with John Nance Garner having been elected Franklin Roosevelt's vice president, Henry T. Rainey became Speaker of the House.

During the summer of 1934, the seventy-four year old Speaker was ailing and caught pneumonia. Rainey was hospitalized in St. Louis and was thought to be recovering when he suffered a heart attack and died the day before what would have been his seventy-fifth birthday. Mrs. Rainey had been quite concerned about her husband. She later said, "I knew my husband could not live long when I saw him."

The two had visited, ate breakfast together and later that evening, enjoyed their last dinner together. Mrs. Rainey said her husband had been in very good spirits and was especially pleased by her bringing him some jam. Yet, she sadly concluded, "But something told me he would not last much longer."

Mrs. Rainey's premonition proved to be all too correct. A heart attack swiftly carried away Henry T. Rainey.

He was buried with all the pomp and circumstance befitting his office and was consigned to the soil of his beloved Carrollton, where he sleeps to this day.

# Retrospect Vintage is a trip

By Mike Steely  
steelym@knoxfocus.com

Happy Holler has come alive in recent years and Retrospect Vintage Store has added lots of nostalgia and spirit to that north Knoxville neighborhood. When you visit Retrospect you take a trip back in time with a wide variety of "timely" items from the 1920s to present day.

Theresa (Tree) Ely-Griffin and Gina Alazawi own the shop and if you're looking for any pop cultural relic, especially from the 1950s through the 1970s, you will find it there, even hard to find items.

Retrospect Vintage is located at 1121 North Central Street, in the heart of Happy Holler. The location seems to suit the shop and the neighborhood really well. Both women had operated separate stores before joining forces to open the north Knoxville store on January 2nd of this year.

"I was in Clinton and she was off Chapman Highway," Gina said. "We decided to meet in the middle and thought this was a good

location. We really appreciate the revitalization going on around here."

"We actually knew each other back in high school," Tree said. After Farragut High School the two "sort of drifted apart" and reconnected to discover they were both in the same business. They decided to open a shop together.

"We've got different skill sets and we're bringing that to the table," Gina said.

The Retrospect is eye candy to American culture buffs, outside and in. From the moment you see the shop you know you're home, if you are a pop culture follower. There're vintage toys, furniture from your or your parents' days, various period clothing, books, and more. The shop is packed with memorable things, each in their specific section, and very well organized.

What's the most unique item in their store? It has got to be the first record Elvis Presley made, the Sun Records 78 recording. Gina and her husband took the record to PBS's "Antique Roadshow" when the show



PHOTO BY MIKE STEELY

*Gina Alazawi and Tree Ely-Griffin at Retrospect Variety Store on Central Street have just about anything you may want in American nostalgia and culture.*

filmed in Knoxville and was told the record is worth from \$950 to \$1,250.

"We have things that are very collectable, things that would be difficult to replace," she said.

"Everything is going wonderfully," Tree said, adding,

"We have lots of neighborhood and other people who come in and we stay as long as we have customers."

"Everything old can be new again," said Gina.

Retrospect is gearing up for the neighborhood's annual Hollerpalooza,

which will be held Saturday, November 8 this year. "We're really excited about it," Gina said.

The Retrospect Vintage Store is open Monday through Saturday 11 a.m. until 6 p.m. and on Sundays from noon until 5 p.m. You

can call the store at 522-3511 or email them at retrospectknox@att.net. You can also find them on Facebook at Retrospect Vintage Store or online at several different sites including "best places to shop -vintage."

## Bad Commercials

Cont. from page 2

labels should scare any person from taking them. I don't want to take the risks of terrible side effects to cure my problem. It's safer to stick with aspirin.

While I applaud the creative efforts in commercials of a local lawyer duo, I suspect the general public is tired of others that tell how they can be helped to win personal injury claims or to receive their social security benefits. Many

lawyers prey on the public as they scare the hell out of them in regard to some medicine they've taken. Don't get me wrong; I know some excellent attorneys who work hard and help their clients, but most of the television ambulance chasers only further smear the profession.

Maybe the worst commercial of all deals with toilet paper. The fact is we all need a little paper for special jobs, and yes, we want the product to be soft

and several plies thick. However, I don't want to watch toilet paper ads where bears are always excited about how well their paper works. It's also disgusting to see baby bear appear on the screen with bits of toilet paper stuck in the fur on his bottom. Good grief, how much more ridiculous commercials be?

It's time for companies to do a better job of promoting their products. That means they no longer have to pay wads of money for

terrible commercials. If this happened, two things would occur. First, more time could be devoted to the programs we want to watch. Second, we'd once again be sure exactly what bears do in the woods, and it wouldn't be accomplished with a roll of toilet paper.

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# Lady Hawks claim district soccer title

**By Ken Lay**  
 Hardin Valley Academy's girls soccer team is in the midst of a historic season. The Lady Hawks won their first District 4-AAA Championship Thursday night when they defeated Bearden 4-1 in the tournament title. It was the first District 4 Championship for HVA, which joined the league in 2013. In the championship match, Hardin Valley senior forward Taylor Bishop scored twice. Bishop gave the Lady Hawks a 1-0 lead early when she scored in the

eighth minute. Kelsey Klett was credited with an assist on the match's first marker as she fed the ball to Bishop, who is also the point guard on the Hardin Valley girls basketball team. Her second goal of the game gave the Lady Hawks (14-1-2) a 3-1 lead against the fourth-seeded Lady Bulldogs, who eliminated Maryville (the tournament's top seed) in the district semifinals on a rainy, windy and cool Wednesday night. Bearden (10-9-1) evened the game 1-1 on Casey Riemer's goal in

**Continue on page 2**



*Nathan Cottrell, West High running back, has his eyes on the end zone Friday night as he races to one of his four touchdowns in the Rebels' 55-8 win over Hardin Valley Academy at Bill Wilson Field.*

# Tornadoes Storm the Warriors on Homecoming

**By David Klein**  
 In a homecoming matchup of traditional 4AA rivals, the Alcoa Tornadoes had over 500 yards of offense and almost 400 yards rushing in pounding CAK 38-7. Tornado quarterback Mitchell McClurg ran for a touchdown and threw for a touchdown, and running back Jaquez Tyson would run for two touchdowns. They combined for 167 yards rushing and three touchdowns in the first half as the Tornadoes jumped out to a 21-0 halftime lead. Alcoa's dominance began on their first possession. Tyson paced the Tornado rushing attack, going up the middle, around the ends and carrying five times on the drive. He powered it

in from four yards out for a 7-0 lead with 6:44 left in the first quarter. CAK tried to answer the Alcoa drive. The Warriors drove it to the Tornadoes' 32-yard line, but quarterback Cole Smith threw four straight incompletions as CAK turned the ball over on downs. CAK did not attempt a single running play during the game. "We had two backs that were beat up," CAK Head Coach Rusty Bradley said. "I knew going in that we were going to have throw the ball pretty much every play because of the health of our running backs. When you do that, you have to execute every play. You can't have near misses in the passing game. We

**Continue on page 2**

# Marshall's instant replay keeps Rebels rolling, 55-8

**By Steve Williams**

Did it feel like deja vu?  
 "It definitely did," answered West High quarterback Seth Marshall, recalling his almost identical back-to-back touchdown plays Friday night in the Rebels' 55-8 win over Hardin Valley Academy at Bill Wilson Field. Marshall kept the ball, ran around left end and raced 93 yards to score the first touchdown of the District 4-AAA game with 5:05 remaining in the opening quarter. Just a little over three minutes of game time later, Marshall kept the ball, ran around right end and raced 92 yards to score. What preceded both TDs contributed to the deja vu. Hardin Valley's Alan Grigsby had back-to-back punts that were downed at the 1-yard line. Nathan Cottrell got the Rebels breathing room each time with first down carries of 6 and 7 yards.

Marshall broke loose each time on second down. Neither time could the Hawks catch him after he turned the corner. "Two runs happening back to back like that was crazy," said Marshall. Deja vu? Definitely. "Seth is a fantastic football player, averaging about five touchdowns a game rushing and passing," said Hardin Valley Coach Wes Jones. "We took a poor angle and the kid made a football play.. He didn't just make it once. He made it two times." Marshall complimented the blocking of the linemen and receivers on his long runs. He wasn't looking to take it the distance. "I was just determined to drive the ball down the field," he said. Leading 14-0, West wanted more and Alex Burch recovered an onside kick at the Hawks' 39 to keep the ball

in the Rebels' hands. Cottrell, the other half of West's 1-2 offensive punch, didn't quite have a deja vu moment, but did follow up with back-to-back touchdown runs of 20 and 39 yards early in the second quarter as the Rebels, who are ranked No. 1 in the state in Class 5A, built their advantage to 28-0 after Joe Hanna's fourth PAT kick. Hardin Valley got on the scoreboard thanks to Isaiah Agüero's 92-yard kickoff return. Sophomore quarterback Gavin Greene's 2-point pass to Blaine Shockley made it 28-8. The remainder of the first half was marred by penalties, but West managed to score once more before intermission when Cottrell caught a pass from Marshall in the flat and sprinted to the end zone to complete a 42-yard play. Hardin Valley fumbled returning the

**Continue on page 2**

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PHOTO BY DAN ANDREWS.

CAK freshman goalkeeper Skyler Woidtke faces a shot in front of a crowded net in Thursday night's District 4-A/AA Championship match. Catholic's Ashley Hickman scored a hat trick to lead the Lady Irish to a 3-1 comeback win over the Lady Warriors.

## Lady Irish wake up to capture soccer title

By Ken Lay

Catholic High School's girls soccer team answered a late wake-up call in time to win the District 4-A/AA Tournament Championship.

"We started a little slow and we woke up a little late tonight," Lady Irish coach Mark Leader said after his team came from behind to win the district championship with a 3-1 victory over Christian Academy of Knoxville on a chilly evening at Blaine Stadium.

Catholic, the tournament's top seed, fell behind the Lady Warriors 1-0 in the fifth minute when junior midfielder Emily Threatt scored for the visitors.

"This was a good game and it's always great to play them," Leader said. "We'll probably see them again."

CAK (15-5) held the edge for nearly 30 minutes before the Lady Irish (13-5) awoke from their slumber to pull even in the 34th minute.

Catholic missed a pair of early opportunities to score the equalizer but

CAK freshman goalkeeper Skyler Woidtke made some early saves and was aided by several Catholic shots that either hit the crossbar or the goalposts.

Woidtke put up a stellar first-half effort before Catholic's Ashley Hickman scored the tying goal with just over five minutes left before halftime.

CAK coach Ried Estus commended the play of his young netminder.

"She's come a long way," Estus said of Woidtke. "She's a freshman and she's been starting for about six weeks now and she's really worked hard. "We competed hard tonight and these girls are going to bang heads."

"These girls all know each other and they play against each other all year and they play on the same club teams. I think they really like to play each other and hopefully, we'll do it again Thursday [in the Region 2-A/AA Championship match]."

The game was different from the regular-season meeting between the two

Cedar Bluff rivals. Catholic routed the Lady Warriors that night.

"We competed hard tonight," Estus said.

Catholic took the lead for good when Hickman headed in a throw-in from freshman Vanessa Belanger in the 46th minute.

"We came out a little too cocky," said Hickman, the University of Cincinnati commitment who completed her hat trick when she closed out the scoring in the 64th minute. "We have a long road ahead and it's going to be tough."

"We knew that this one wasn't going to be easy."

Both the Lady Irish and CAK advance to the Region 2-A/AA Tournament, which opens Tuesday night. Catholic will host Grace Christian Academy while CAK travels to play Rockwood.

Kickoff times were not set at press time. The winners of Tuesday's region semifinals will advance to the title game Thursday and to the sectionals on Saturday, Oct. 25.

## Lady Hawks claim district soccer title

Cont. from page 1

the 18th minute.

The Lady Hawks finished the first half with an offensive flourish against Bearden and freshman goalkeeper Abby Mink, who shut out the Lady Rebels in their first loss of the season.

Paige Hewitt gave Hardin Valley, which lost to Maryville during the regular season, a 2-1 lead in the 23rd minute. From there, the Lady Hawks wouldn't trail again.

Klett scored the game's final tally late in the first half.

During their 2014 title run, the Lady Hawks beat rival Farragut for the first time in school history. They notched a 1-0 win over Lady Admirals during the regular season. Hardin Valley also recorded shutout win over Farragut Thursday night. The Lady Hawks beat the Lady Admirals 2-0 in the district semifinals. Gwen Breslin had a goal in the first half and Bishop scored after halftime in that match, which was played in a driving rain.

"We knew that we were going to have to come out here and play hard," Bishop

said after the semifinal victory. "In this weather, we knew that our passes weren't going to be perfect."

"Farragut is a good team and I'm so excited for my team that we made the regionals."

Lady Hawks' coach Mike McLean, who guided his squad to the 2011 District 3-AAA Championship, was also pleased with the second win over the Lady Admirals.

"I thought both teams played hard and I was really pleased with the way our girls for the way we responded to this weather," McLean said.

Hardin Valley will play host to Powell in Tuesday night's Region 2-AAA semifinals. That match is an elimination game and the Lady Hawks beat the Panthers 4-1 in a late regular-season tilt.

While the Lady Hawks advanced, the district semifinal loss ended a string of three Class AAA State Tournament appearances for

# Lane Kiffin's Return to Knoxville

By Alex Norman

Admit it... you can't wait to see what happens at when the Vols and Crimson Tide renew their rivalry on Saturday night at Neyland Stadium.

I'm not talking about the game itself. Tennessee hasn't beaten Alabama since 2006 and will be hard pressed to end that streak this year.

But the atmosphere in the stadium will be totally unique, something never seen before in Knoxville.

The return of Lane Kiffin, the most hated man in East Tennessee, will stir up all of the memories from January 12, 2010, the night he bolted for the head coaching job at Southern California.

Be warned, UT campus mattresses... you are in danger.

Today Kiffin is the Offensive Coordinator at Alabama. He remains as polarizing a figure as ever, even though Tide Head Coach Nick Saban's media policy keeps Kiffin (and other Alabama assistant coaches) from speaking publicly except on rare occasions.

Ever since Kiffin left town the Vols have been floundering. Despite his assertions that he was leaving Tennessee in better shape than the day he arrived 14 months earlier, the Vols have yet to recover with four consecutive losing seasons.

But the truth of the matter is that Kiffin's leaving Tennessee was probably the best thing for both parties, and this is despite the fact that neither has succeeded since then. Think about it. Had Kiffin stayed, Tennessee likely would have been under intense NCAA scrutiny. This was at a time when the NCAA was aggressive in its discipline, unlike today when they bury their heads in the sand at the first sign of anything significant (see Winston, Jameis).

Kiffin's coaching staff played fast and loose when it came to NCAA rules. And with another year, who knows how many violations would have piled up. Perhaps enough for USC level NCAA scholarship reductions and probation (yes, Kiffin was on that USC staff too).

Of course you could make a case that the Derek Dooley era of Tennessee football was a de-facto death penalty case, but that's another story for another time.

Kiffin was never a good fit for Tennessee. He knew it early on as well. That job, in this town, means that people are going to ask for your autograph at dinner. You trade the anonymity for

the money and the title. In Los Angeles, Kiffin's star shone much less bright. Here, the Vols head coaching job makes you one of the most well-known people in the entire state.

Johnny Majors didn't get to leave on his own terms. Phillip Fulmer didn't get to leave on his own terms. But Lane Kiffin did, and that hurt Tennessee fans to their core. It's hard for some to remember now, but many fans had bought in and supported Kiffin's childish ways. His jabs at Spurrier and Meyer and Richt gave the Vols some "swagger." But at the same time, that "swagger" was destroying Tennessee's national reputation.

Kiffin would be fired from Southern California after a little over three seasons when the Trojans failed to live up to expectations. But as has happened throughout his career, Kiffin fell upward, to run an Alabama offense filled with future NFL players.

So when Kiffin runs onto the field with the Tide on Saturday night, the noise at Neyland Stadium will be loud and angry. Most of the 104,000 in attendance will use that moment as therapy, the result of nearly five years of frustration.

A couple of weeks ago University of Tennessee Chancellor sent a letter to UT students, criticizing what he said were "unacceptable" chants from students, directed towards the Florida Gators during the Vols 10-9 loss on October 6. Cheek wrote...

Win or lose, we must respect our opponents, demonstrate class, and always show pride for our great university. As Volunteers, we are better than that and our expectation is that this kind of behavior will never happen again.

If the expletives were flying against Florida, what on earth should we anticipate from the bleachers on Saturday night about Kiffin?

Most UT students weren't on campus when Kiffin was here, but his legend has grown... he's become a modern day boogeyman. All your dreams will be shattered by Kiffin, hide under your covers and say your prayers...

The ultimate revenge for Vols fans would be to see the goalposts torn down at Neyland Stadium this weekend following a Tennessee win.

But no matter what the result, Neyland Stadium will be absolutely electric at kickoff.

It's what Kiffin left behind.



## Tornadoes Storm the Warriors on Homecoming

Cont. from page 1

had breakdowns at different points that would stop drives."

Alcoa got the ball back, but Keishaun Johnson's 41-yard touchdown run was nullified by a block in the back. The Warriors forced a punt. However, they went three and out on their next possession.

This time, the Alcoa touchdown stuck. McClurg went straight up the middle, eluding several CAK tacklers for a 39-yard touchdown run and a 14-0 Alcoa lead. McClurg had 94 first-half rushing yards, part of Alcoa's 203 rushing yards in the first half.

CAK quarterback Cole Smith threw his first interception as the Warriors were driving into Tornado territory. Alcoa took advantage and padded its lead to 21-0 on a 42-yard screen pass from McClurg to Brenden Teeter. That's where the halftime lead stood, 21-0 Alcoa.

"Mitchell McClurg pulled through in the clutch when we needed him," Tyson said. "We came, we saw, we conquered," Tyson

added.

It was all Alcoa in the second half. Forcing a three-and-out, Alcoa got the ball back. A Johnson rush got the ball down to the CAK one-yard line. On the next play, Tyson powered it in from one yard out for a 28-0 Tornado lead.

Alcoa intercepted Smith again on CAK's ensuing possession. They would convert the turnover into a 26-yard field goal by Augustine Posada for a 31-0 lead.

Alcoa added a last touchdown on a 42-yard run by Karim Shereef with 9:26 to play. CAK would prevent their first shutout since 2006 with a 23-yard Smith to Davis Hatmaker pass in garbage time to make the final score 38-7 Alcoa.

"Defensive effort was great," Alcoa Head Coach Gary Rankin said. "Great team effort, kids played hard, and it was a great win for us," he added.

Alcoa improved to 7-1, 3-0 in District 4AA. CAK fell to 4-4, 1-2 in District 4 AA.

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# Marshall's instant replay keeps Rebels rolling, 55-8

Cont. from page 1

second half kickoff. Max Bacon caused it and Rome Wells got it. The recovery set up the Rebels at the Hawks' 16. Two plays later, Cottrell dashed in from the 15 for his fourth TD of the night.

West's defense closed up. Bacon stopped Hardin Valley's next two possessions, first with a 14-yard fumble return and then with a 49-yard pick six. Hanna's PAT made it 48-8, enough to start a running clock.

Tommy Pridemore, another West defensive back, wasn't done. He stripped a Hawks ball carrier and

took his prize 50 yards the other way for the game's final touchdown.

"It was good to see our offense and defense bring it for the second straight week," said West Coach Scott Cummings. "When we put all three phases of the game together, we feel like we have a shot to be as good as anyone in the state.

"And Number 7 and Number 5 every now and then get loose and make me look good."

With the win, West (4-1, 7-1) took sole possession of second place in the district. The Rebels, last year's Class 5A state runners-up,

will entertain Heritage this week.

Coming down the stretch, Marshall said the Rebels "definitely have room for improvement. We're not the best we can be. But we're doing good."

The loss leaves Hardin Valley 3-2 in district and 4-4 overall, with a home game against Lenoir City coming up.

"We have two more games, and if we win those, we have a good chance to get in the playoffs," said Jones. "We have to buckle down, get over this disappointment and go play."



PHOTO BY EMILY STONE

Hardin Valley Academy's Joe DeFur tackles West quarterback Seth Marshall -- something that wasn't easy to do in Friday night's District 4-AAA game. West won 55-8.

# Catholic favored to snap losing streak against rival Webb

**A LOOK AHEAD, A GLANCE BACK**

By Steve Williams

This could be Catholic's year in its longtime football rivalry with Webb School.

The Fighting Irish are favored by 14 points over the Spartans, according to Sonny Moore's Computer Power Ratings.

The game will be played Thursday night at 7 on the new artificial turf at Catholic's Hollin Field and televised on MyVLT as part of the Rivalry Thursday series.

Webb holds a 31-14 advantage in victories since 1960 and has won the last five meetings, including a 34-7

decision last season.

Catholic will come into the clash undefeated in eight outings and ranked No. 2 in the state in Class 4A by The Associated Press. Webb has won five in a row since losing at Maryville and Chattanooga Baylor in its first two games. The Spartans are ranked No. 6 in the state in Division II by The AP.

Veteran Webb Coach David Meske called Catholic "a very good team," via e-mail. "They have balance on offense and have team speed. We will have to control the ball and score when we have the chance. We will also have to play sound defense, slow down their running game and not give up big plays."

This will just be the second game in the rivalry for Catholic Coach Steve Matthews.

"I try to treat each game the same, regardless of our opponent," he stated via e-mail. "But our players really get excited about

playing Webb. They know many of the players on the Webb team.

"The key to the Webb game will be to slow down their Wing T offense. They are very big up front and like to control the clock. If we can get a couple three-and-outs, that will be huge for us."

**EXTRA WEAPON:** Over 80 percent of Catholic kicker Jake Poczobut's kickoffs have been touchbacks this season, according to Matthews. He had six such kicks in the Irishmen's recent win over previously unbeaten Anderson County.

"He is a huge weapon for us," said Matthews "After we score, he consistently kicks the ball about 8 yards deep in the end zone, making our opponents start from the 20-yard line."

**FOR FRIDAY:** Winless Karns will no doubt empty its bag of tricks and not hold anything

back when it plays its final game of the season with hopes of upsetting Campbell County. The Beavers will have the home field advantage.

Other feature games Friday include Christian County, Ky. at unbeaten Fulton, Austin-East at undefeated Loudon, Anderson County at Halls, Central at unbeaten Oak Ridge, Gibbs at Powell, Morristown East at undefeated South-Doyle and Cosby at The King's Academy.

**TD TANNER:** Junior running back Tanner Thomas scored six TDs in Farragut's 54-37 win over Bearden last week in the annual West Knoxville rivalry.

**AIR ROLLINS:** South-Doyle showed Morristown West it wasn't land locked as it notched a surprisingly easy 41-7 win over the Trojans at

historic Burke-Toney Field. Brody Rollins led an air attack, completing 11 of 15 passes for 253 yards and five touchdowns.

Rollins threw three TD passes to Shoan Labeaux and one each to Jocquez Bruce and John Doster. Brody also rushed for 75 yards.

The Cherokees are 8-0 overall and tied in first place with Sevier County in District 2-AAA at 5-0.

**TITLE FOR RAMS:** Grace Christian Academy beat Greenback 22-16 to wrap up the District 3-A regular season title.

**WELCOME BACK:** New Carter head coach Jeff McMillan talked about the great community support he and his team have received this season on Pilot's Prep Sports Tonight radio show last Wednesday.

"They even brought us laundry detergent," he said, and the Hornets needed it, as they played five straight road games. "Our white (road) jerseys have really taken a beating the past six weeks."

Carter will play its first home game since Sept. 5 this Friday when it hosts Grainger. Last week's 35-28 win at Gatlinburg-Pittman clinched an automatic playoff berth for the Hornets.

**SPECIAL REUNION:** New Bearden head coach Morgan Shinlever will be going up against one of his high school coaches when the Bulldogs host George Quarles and the Maryville Rebels this week.

"Coach Quarles was an assistant coach during my time at Maryville, yet he was very influential in my development as a young player and coach," said Shinlever

*Continued on page 4*

# Four area teams make it to State

By Ken Lay

Four area Division I high school volleyball teams punched their tickets to this week's State Tournament in Murfreesboro.

Farragut, Christian Academy of Knoxville, Catholic and Grace Christian Academy will all play for state titles in the Midstate as tournament play begins Wednesday.

The Lady Admirals (Class AAA), CAK (Class AA) and the Lady Rams (Class A) all reached the state's biggest volleyball stage in 2013, while the Lady Irish qualified for the first time since 2008.

In Class AAA, the Lady Admirals (51-2) downed Morristown West in straight sets Thursday night at Lynn E. Sexton Gymnasium. The Region 2-AAA Champions defeated the Lady Trojans 25-16, 25-12, 25-18 in a Section 1-AAA match to advance to their second state tournament in as many seasons.

It was again a balanced effort for the Lady Admirals, who won their third game over Morristown West this season.

Senior Raegan Grooms had 14 kills and scored 11 points for Farragut while Emma Milstead, another senior, recorded 10 kills and five blocks. Natalie Hartman finished with nine blocks and sophomore Alexis Parker, the District 4-AAA Player of the Year and Region 2-AAA Most Valuable Player, had

17 kills to spark the Lady Admirals' potent and balanced attack.

That win had to seem easy after what Farragut went through at Tuesday's region tournament at Bearden. After dispatching District 3-AAA Champion Oak Ridge in short order, the Lady Admirals had to go five games to beat District 4-AAA Tournament Champion and rival Bearden 25-13, 19-25, 16-25, 25-16, 15-13.

The win avenged Farragut's loss to the Lady Bulldogs in the district championship match.

"You've got to give it to Bearden," Farragut coach Susan Davidson said after her team had to come from behind to outlast the Lady Bulldogs for the Region 2-AAA Championship Tuesday night. "We're two evenly matched teams and [Bearden coach] Dave McGinnis does a great job."

Bearden (36-16) also reached the sectionals but was defeated by Kingsport Dobyms-Bennett in five sets 20-25, 26-24, 25-22, 20-25,

15-13 in Kingsport Thursday night. The Lady Bulldogs finish the season 36-17.

In Class AA: The Lady Warriors qualified for their fourth consecutive State Tournament with a 25-12, 25-15, 25-8 victory at home over Sullivan North Thursday night.

CAK (32-14) got nine kills and six blocks from Cheyenne Hooper. Katie Raabe had five kills and five digs. Taylor Call finished with 15 digs for the District 4-AA and Region 2-AA champion Lady Warriors.

District 4-AA and Region 2-AA runner-up Catholic also advanced to Murfreesboro with a 24-26, 22-25, 25-18, 29-27, 15-9 victory over defending State Champion Sullivan South.

The Lady Irish (23-19) was sparked by 11 kills from Meredith Boone and 10 from Elise Walker.

In Class A: Grace Christian swept Berean Christian 25-14, 25-16, 25-10 to earn its second consecutive tournament bid.

The Rams (16-23) posted a fifth-place finish in 2013.



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# Close-game results also will be a tell-tale sign for Butch

Over his long football coaching career at the University of Tennessee, Phillip Fulmer seemed to have the knack for winning close games.



By Steve Williams

I went back and checked the results, and sure enough, that was the case.

In my research, I defined a close game as one decided by eight points or less. Most of us call that a "one score game" - when the outcome of a game can still change with one possession.

Fulmer's won-loss record in such close contests during his time as the Volunteers' head coach, which spanned 16-plus seasons, was 51-23, a 69 percent winning clip.

Fulmer was uncanny at taking the lead and then nursing it to the finish line. Some call that "knowing how to win."

I admit Lady Luck sometimes has a hand in determining the outcome of a close game. Just ask LSU coach Les Miles or former UT coach Derek Dooley, whose Vols lost 16-14 to Miles' Tigers in 2010 after they had already started their victory celebration.

Sometimes a coach can almost pull off a huge upset but come up just short like former UT coach Lane Kiffin did in 2009 when No. 2 ranked Alabama blocked a potential game-winning field goal to hold on for a 12-10 victory.

That oval-shaped ball can sometimes bounce just the right way, too, like it did for Billy Ratliff and Fulmer's Vols against Arkansas in 1998.

Ten years later, Fulmer suffered his last close loss, a 13-7 decision to Wyoming. Lady Luck didn't have anything to do with that one. It was all on former UT athletic director Mike Hamilton, who had informed Fulmer on the Monday before the game that the 2008 season would be his last at Tennessee.

Had things been different, that Wyoming game probably wouldn't have even been a close game. But I digress.

As Butch Jones continues in his second season as head coach at Tennessee, I believe it is important to monitor how he fares in close games. It has long been said that the sign of a good team is being able to win close games. And behind every good team, you usually find a good coach.

Jones is in his eighth season as a college head coach. Going into last weekend's game at Ole Miss, Jones' won-loss record in close games was 18-16, a 53 percent winning rate.

Jones was 2-2 in games decided by eight points or less in 2007 at Central Michigan, his first season as a head coach. One of those defeats was a 51-48 decision to Purdue in the Motor City Bowl, which certainly isn't such a bad loss for a NCAA Division 1 FBS member like the Chippewas.

Jones was 5-4 in close games in 2008, including a 37-34 win at Indiana. He guided Central Michigan to a 29-27 win over Michigan State, another Big Ten member, in the second game of 2009 and finished 3-0 in close games that year.

All told, Jones was 10-6 in close games his three seasons at Central Michigan.

In his three seasons at Cincinnati (2010-2012), Jones was 6-6 in close games. One of those losses was a 31-29 decision to No. 9 ranked Oklahoma in 2010.

At the midway point of his second season at Tennessee, Jones stood 2-4 in games decided by eight points or less.

In 2013, Jones' Vols held on for a 31-24 win over South Alabama, lost 34-31 in overtime to Georgia, posted a 23-21 "signature win" over South Carolina and fell at home to Vandy 14-10.

Jones' second UT team boosted our hopes despite a 35-32 loss at Georgia, then deflated us again with a 10-9 setback at Orange and White checkered Neyland Stadium.

Just for the record, Dooley went 3-7 in close games in his three seasons at

Tennessee (2010-12), including a 10-7 loss at Kentucky that brought the 2011 season to an embarrassing end.

Kiffin was 1-3 in close games in 2009 but did coach the Vols to a 30-24 overtime win at Kentucky.

I also was interested in seeing how former Tennessee coach Johnny Majors came out in games decided by eight points or less. As it turned out, he was 39-26-8 (they still had ties then) in his 16 seasons at UT (1977-1992).

Like Jones, Majors faced a tough rebuilding job when he took over at UT. And get this - Johnny was 2-7-1 in close games his first four years, before going 6-0 in nip-and-tuck battles in 1981.

Fulmer's cupboard of talent (he had helped recruit much of it) was nowhere near empty when he became UT's head coach. But apparently, it took him a little time to learn how to win close games. He was 3-4 in his first three seasons, including a 17-17 tie with Alabama in 1993 that the NCAA changed to a forfeit win for the Vols.

Later on, Fulmer enjoyed two remarkable four-year stretches in close games, going 16-2 from 1995-1998 and 15-4 from 2001-2004.



Left, Steve, JoAnn, Matt, and Lance Wilson. Right, Terri, Savannah, and Matt Wilson.

## Super Subs

### Steve Wilson (Part II)



By Ralphine Major  
ralphine3@yahoo.com

He is the only player on Bob Dagley's 1964-65 basketball team at Gibbs I did not get to meet. Steve Wilson's untimely death at age 36 in 1985 left a void on the squad that once numbered eleven.

Wilson worked at Coastal Supply Company and attended Fairview Baptist Church in Corryton. Steve

was a father of three: twin boys, Matt and Lance, and daughter Carly. The twins went to Bolles School in Jacksonville, Florida, where they played basketball, baseball, and football.

With their father and mother, Sandy, both basketball players, it was not surprising that the twins helped their team win two basketball championships! Matt was only

fourteen years old when his father passed away, but he is quick to share about him. "He was a great father," Matt said. Sadly, in 1986 an auto accident claimed the life of his twin brother, Lance. Today, Matt is married and has a little girl named Savannah. Though Steve is no longer with us, his children have graciously shared pictures from their family album for Focus readers to enjoy. (This is No. 37 in the series. To be continued).

# PREP FOOTBALL

focus

HOME GAMES IN GOLD CONF. GAME MyVLT2 RIVALRY THURSDAY GAME

	WEEK 0 Aug. 21-23	WEEK 1 Aug. 28-29	WEEK 2 Sept. 4-6	WEEK 3 Sept. 11-12	WEEK 4 Sept. 18-19	WEEK 5 Sept. 25-26	WEEK 6 Oct. 2-4	WEEK 7 Oct. 8-10	WEEK 8 Oct. 16-17	WEEK 9 Oct. 23-24	WEEK 10 Oct. 30-31
Concord Christian	OPEN	vs. Hardin Valley Academy 8/25	OPEN	vs. Silverdale 9/8; Lancaster 9/12	OPEN	vs. TCPS 9/26	OPEN	vs. Grace Christian 10/6	OPEN	OPEN	vs. Catholic 10/27
TSD Class A, D1	vs. GA School for Deaf W 44-6	vs. St. Andrews Sewanee W 42-20	vs. IL School for Deaf W 54-20	vs. Oak Level NC W 54-6	vs. Model School L 52-16	OPEN	vs. Alabama W 70-52	vs. NC W 54-12; Mississippi W 38-34			
KING'S ACAD Class A, D2	vs. Sunbright W 41-14	vs. Hancock Co. W 49-14	vs. Friendship Christian L 19-41	vs. Jellico W 58-0	vs. DCA L 27-42	OPEN	vs. Ezell-Harding W 34-14	vs. Union County W 44-8	vs. Mt Juliet Christian W 60-16	vs. Cosby	vs. Knoxville Webb
WEBB Class A, D2	vs. Maryville L 7-28	vs. Baylor L 7-34	OPEN	vs. CAK W 31-21	vs. Friendship Christian W 35-14	OPEN	vs. DCA W 42-3	vs. BGA W 34-28	vs. Ezell-Harding W 42-6	vs. Knoxville Catholic	vs. King's Academy
SEYMOUR Class AAA, D2	vs. Sullivan North W 34-7	vs. Clinton L 14-51	vs. Cocke County L 10-13	vs. Heritage L 8-45	vs. Jefferson County L 14-28	OPEN	vs. South Doyle L 6-47	vs. Sevier County L 7-64	vs. Morristown East L 7-40	vs. Morristown West	vs. Cherokee
SOUTH DOYLE Class AA, D2	OPEN	vs. Heritage W 55-14	vs. Jefferson County W 41-14	vs. Hardin Valley W 47-21	vs. Cocke County W 64-6	vs. Knoxville Carter W 41-6	vs. Seymour W 47-6	vs. Cherokee W 48-0	vs. Morristown West W 41-7	vs. Morristown East	vs. Sevier County
GCA Class A, D3	vs. Austin-East W 14-0	vs. Kingston W 19-7	vs. Tellico Plains W 48-26	vs. McMinn Central L 26-27	vs. Harriman W 40-19	vs. CAK L 7-21	vs. Meigs County W 13-6	vs. Midway W 36-0	vs. Greenback W 22-16	OPEN	vs. Rockwood
AUSTIN-EAST Class AA, D3	vs. Grace Christian L 0-14	vs. Anderson County L 0-38	vs. Knoxville Fulton L 6-56	vs. Sweetwater L 7-12	vs. Knoxville Carter L 2-20	vs. Brainerd W 27-21	vs. Gatlinburg-Pittman L 0-15	OPEN	vs. Pigeon Forge L 6-28	vs. Loudon	vs. Union County
CARTER Class AA, D3	vs. Gibbs L 13-16	vs. Cocke County W 49-14	vs. Pigeon Forge W 14-7	OPEN	vs. Austin-East W 20-2	vs. South Doyle L 6-41	vs. Union County W 35-13	vs. McMinn Central W 7-0	vs. Gatlinburg-Pittman W 35-28	vs. Grainger County	vs. Knoxville Fulton
FULTON Class AA, D3	vs. Knoxville Powell W 83-3	vs. Bearden W 84-0	vs. Austin-East W 56-6	vs. Farragut W 55-0	vs. Gatlinburg-Pittman W 61-0	vs. Knoxville Central W 71-7	vs. Pigeon Forge W 55-6	OPEN	vs. Union County W 72-0	vs. Christian County	vs. Knoxville Carter
GIBBS Class AAA, D3	vs. Knoxville Carter W 16-13	vs. Grainger W 49-14	vs. Anderson County L 14-35	vs. Clinton L 17-20	vs. Knoxville Halls W 28-12	vs. Oak Ridge L 21-38	OPEN	vs. Campbell County L 7-14	vs. Karns W 35-14	vs. Powell	vs. Knoxville Central
CENTRAL Class AAA, D3	OPEN	vs. Jefferson County W 31-17	vs. Campbell County L 27-35	vs. Karns W 49-28	vs. Powell W 28-14	vs. Knoxville Fulton L 7-71	vs. Anderson County L 35-59	vs. Clinton L 17-28	vs. Knoxville Halls W 42-6	vs. Oak Ridge	vs. Gibbs
HALLS Class AAA, D3	vs. Williamsburg L 18-45	vs. Union County W 35-33	OPEN	vs. Oak Ridge L 0-42	vs. Gibbs L 12-28	vs. Campbell County	vs. Karns W 47-35	vs. Powell W 24-14	vs. Knoxville Central L 6-42	vs. Anderson County	vs. Clinton
HARDIN VALLEY Class AAA, D4	OPEN	vs. Karns W 53-21	vs. William Blount W 26-7	vs. South Doyle L 21-47	vs. Maryville L 3-16	vs. Knoxville Catholic L 0-38	vs. Farragut W 41-17	vs. Bearden W 41-7	vs. Knoxville West L 8-55	vs. Lenoir City	vs. Heritage
KARNs Class AA, D3	vs. Knoxville West L 0-39	vs. Hardin Valley L 21-53	vs. Powell L 28-38	vs. Knoxville Central L 28-49	vs. Anderson County L 28-64	vs. Clinton L 17-35	vs. Knoxville Halls L 35-47	vs. Oak Ridge L 7-62	vs. Gibbs L 14-35	vs. Campbell County	OPEN
POWELL Class AA, D3	vs. Knoxville Fulton L 3-83	vs. CAK L 13-47	vs. Karns W 38-28	OPEN	vs. Knoxville Central L 14-28	vs. Anderson County L 7-42	vs. Clinton L 22-48	vs. Knoxville Halls L 14-24	vs. Oak Ridge L 0-66	vs. Gibbs	vs. Campbell County
BEARDEN Class AAA, D4	vs. Sevier County L 0-35	vs. Knoxville Fulton L 0-84	vs. Heritage L 14-50	vs. Morristown East L 11-37	vs. Lenoir City L 13-23	OPEN	vs. Knoxville West L 19-54	vs. Hardin Valley L 7-41	vs. Farragut L 37-54	vs. Maryville	vs. William Blount
CATHOLIC Class AA, D4	vs. Notre Dame W 15-12	vs. Coalfield W 61-0	vs. CAK W 70-23	OPEN	vs. Tyner Academy W 55-7	vs. Hardin Valley W 38-0	vs. Kingston W 49-14	vs. Anderson County W 50-14	vs. Scott W 34-10	vs. Knoxville Webb	vs. Alcoa
CAK Class AA, D4	vs. FRA W 49-28	vs. Powell W 47-13	vs. Knoxville Catholic L 23-70	vs. Knoxville Webb L 21-31	vs. Scott W 41-21	vs. Grace Christian W 21-	OPEN	vs. Belfry (KY) L 7-31	vs. Alcoa L 7-38	vs. Livingston Academy	vs. Kingston
FARRAGUT Class AAA, D4	vs. Kingsport DB L 27-31	vs. Oak Ridge L 0-13	vs. Lenoir City W 49-17	vs. Knoxville Fulton L 0-55	vs. Knoxville West L 30-49	OPEN	vs. Hardin Valley L 17-41	vs. Heritage W 49-30	vs. Bearden W 54-37	vs. William Blount	vs. Maryville
WEST Class AA, D4	vs. Karns W 39-0	OPEN	vs. Maryville L 16-21	vs. Asheville, NC W 34-14	vs. Farragut W 49-30	vs. Cleveland W 38-14	vs. Bearden W 54-19	vs. William Blount W 70-14	vs. Hardin Valley W 55-8	vs. Heritage	vs. Lenoir City

## Catholic favored to snap losing streak

Cont. from page 3 via e-mail.

"Anytime you can compete against people who had a lot to do with the person you've become, it is very exciting and hopefully rewarding for them, because you have the opportunity to show the role they played in your development."



## The Doctor is in

a weekly column by  
**Dr. Jim Ferguson**

### Rust in the Pipes

I like to be a bit unpredictable. I want my readers to wonder what I'm going to say next. Will he write about politics or medicine? Will he launch into physics or discuss history? Maybe this week will be a sermonette or a treatise on some philosophical point. Actually, I worry that I've become too formulaic as I try to meld many of these perspectives into my essays. And so to break the cycle I sometimes counter with an occasional travel story.

Some readers prefer medical topics, and others say I should keep my mouth shut and not comment on politics. But then the ancient Athenian statesman Pericles said that those who mind their own business have no business there at all. And what is an expert? Is it someone who has a plaque on the wall from some university? Right now we have a bunch of

"experts" running the CDC and other branches of the government. How's that working out? I believe the guy with street smarts and so-called common sense wins out any day over the pin heads in Washington and Pennsylvania Ave.

Becky and I built our home in 1980 and as result it's aging with us. We weren't affluent when I began my practice in internal medicine. Consequently, we built our house on a shoestring. I would have waited until we could afford to build a house, but Becky is such an optimist she assured me that everything would be alright; and it was. She even designed our home and was energized by the project. I had diarrhea for a year from financial worries.

Recently, the thirty-four year old shoestring plumbing had become a problem with minor leaks and low pressure, despite a desalination system to

combat calcium carbonate concretions from our well water. When we first moved into our home we noted white deposits in our teapot. A friend of mine at UT analyzed our water and assured me our family would never have constipation, and said we could sell our well water as a mineral tonic. Unfortunately, the minerals in tonics may build up in old pipes and necessitate plumbing solutions.

Humans don't build up rust as occurs in old plumbing, but we can develop narrowed arteries with limited blood flow. We call the obstructing cholesterol-laden buildup in arteries plaque. The buildup increases over a lifetime and is accelerated by the cardiovascular risk factors smoking, diabetes, hypertension and elevated LDL (bad) cholesterol. Historically, plaque occurs at an earlier age in men than women, but equal rights and Virginia Slims have narrowed the age discrepancy.

The biological cardiovascular system is far more complicated than the simple pump and PVC pipes my plumber had to deal with. The heart pump can vary its rate and strength of contraction, and its cardiac output as needed. Furthermore, blood vessels are not like rigid copper tubing. Blood vessels dilate and

constrict to preferentially shunt blood to the digestive organs after a meal, or to your exercising leg muscles when you heed your doctor's advice and go for a brisk walk.

Constriction and relaxation of muscles within arterial walls alter the vessel's lumen and blood flow. However, it's even more elegant than this simple explanation. The inside lining of arteries is called the endothelium. This layer of the artery wall is only one cell thick yet its cumulative mass is comparable to that of the liver. The endothelium is an active organ responding to various pressure and circulating molecules. Have you even stepped on a puff-ball in the forest and marveled as thousands of fungal spores rise on the breeze? Similarly, endothelial cells release tiny puffs of nitric oxide. This is not to be confused with the dentist's anesthetic laughing gas (nitrous oxide), Demi Moore's recreational drug of choice. Nitric oxide lasts only a few seconds in the blood stream yet is a potent agent of vascular dilation and regional blood flow. Furthermore, the endothelial cells function is damaged by smoking and the other cardiovascular risk factors.

Some years ago a fascinating study was done to measure arterial reactivity. The experimental model

used a Big Mac and the flood of fats into the bloodstream as the "happy" meal was enjoyed. The fat caused transient, but measurable, alteration in vascular dilation, ostensibly due to endothelial cell dysfunction.

Any injury produces inflammation as part of the injury-inflammation-healing process. We take for granted that a skinned knee will heal. We don't consider the sublime forces at work that recognize the injury and modulate the healing process through signaling proteins called cytokines. A part of that process is microscopic calcium deposition in the healing wound. A gross example of calcium deposition can be seen in a healed bone fracture that is easily visible years after the injury. A similar process occurs in blood vessels injured by toxins in cigarettes or the vascular stress from hypertension. The end result is excessive cholesterol deposits within the vascular walls. These deposits cause inflammation and heal with calcium accumulation that can be seen by CAT scans (computerized axial tomography).

Doctors and patients would like to know if they have a build-up of cholesterol-laden plaque in their arteries before a crisis such as a heart attack or stroke occurs. Various non-

invasive techniques have been developed to measure the plaque burden produced by the repeated atherogenic (plaque) injury-inflammation-healing process. One such controversial technique is the coronary artery calcium score derived from a non-contrast CAT scan. The higher the score the greater the risk of significant calcium-associated plaque. This test is not covered by Medicare and can be expensive. Additionally, the radiation exposure can be three times that of a mammogram and can uncover lung nodules that may lead to further invasive testing for benign or transient conditions.

The bottom line is that those of us north of fifty have rust (plaque) in our pipes whether we know it or not. As more risk factors are added to the equation the risk of significant plaque with vascular obstruction and endothelial dysfunction increases.

As always, a careful medical and family history is better than the latest technique or gadget. A good doctor listens to his patient and uses common sense to assess risk and benefit of any test. And then the latest gadget can be used most appropriately.

*Do you have a question for Dr. Ferguson? Please e-mail him at [fergusonj@knoxfocus.com](mailto:fergusonj@knoxfocus.com).*

# KCHD discusses Ebola preparedness

### By Focus Staff

The Knox County Board of Health met for its regular quarterly meeting on October 15. On the agenda were items of information about Ebola preparedness, Enterovirus D68 (EV -D68), and the Ebola Virus and dogs.

Larry Hutsell, Knox County Health Department Emergency Response Coordinator, talked about how KCHD and other agencies are preparing to deal with Ebola should it come to Knox County. Some of the preparedness drills come directly from the order of John Drysner, M.D., Tennessee's Commissioner of Health.

Drysner ordered all

health departments across the state to hold simulation exercises. These are commonly called "table top" exercises, and he requested all hospitals do the same, and participate in a survey and submit to the state for review. "Table top exercises" are equivalent to mock drills.

On Friday, October 17, KCHD had exercises scheduled for what to do if someone with Ebola symptoms walked through the door. Additionally, on Oct. 28, there will be a 15-county regional exercise scheduled at Rural Metro Training Center from 1-3 p.m.

KCHD director Martha Buchanan, M.D. talked

about what the KCHD's role in dealing with Ebola is. "The KCHD's role is about information and education. Should we have a case of Ebola, then we would do contact tracing and monitor systems, and provide information by telephone. KCHD does not treat." Buchanan said, "The department has already received several inquiries about Ebola." She also said there are five or six strains of Ebola.

Buchanan said there are two confirmed cases of EV-D68 in Tennessee, but not in Knox County. She would not disclose the location of the two confirmed cases.

There was a Clinician's

Brief, handed to the Board titled, "Ebola Virus and Dogs: Where Do We Stand?" authored by, J. Scott Weese, DVM, DVSc, DACVIM. The brief centers around a recent euthanasia of a dog owned by a Spanish nursing assistant infected with Ebola virus and the canine's role in Ebola virus transmission and the risks dogs may pose to humans.

The following key points should be understood according to the Brief:

- There is limited concern about dogs playing a role in natural transmission of Ebola virus in areas where the virus is endemic.
- The likelihood of a dog being exposed

to Ebola virus outside of endemic regions in Africa is very unlikely.

• There is evidence that dogs can become infected with Ebola virus, but there is no evidence that they develop disease.

There are many other key points cited within the Clinician's Brief.

The Knox County Board of Health is derived from TCA 68-2-601, Part 6--County Health Departments. The members of the Board are appointed to four-year terms.

The make-up consists of: two physicians; one dentist; one pharmacist; one registered nurse; and a doctor of veterinary medicine as an additional

member of the Board.

The county legislative body may also, by resolution, provide for the election of a citizen representative. The county mayor and director of schools have seats, often filled by proxies and are voting members. Martha Buchanan, MD, director, Knox County Health Department and Public Health Officer for Knox County, serves as secretary to the Board, and ex officio, (non-voting member).

The next regularly scheduled meeting of the Board is Wednesday, Jan. 21, 2015, in the KCHD Second Floor Conference Room.

**Homecoming Fall Craft Fair**

Come join us for Colonial Heights UMC's Homecoming Craft Fair to benefit our Children's Ministries.

We will be hosting numerous artists, crafters and vendors. Featuring crafting demonstrations, handcrafted items, seasonal crafts, artwork, photography, furniture, home decor, delicious food and so much more!

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# Faith

## Removing the veil, II

In Revelation 13, we are introduced to two beasts that the dragon (Satan) uses to accomplish his purposes. The devil, unlike God, is not able to be everywhere at the same time, so he must leverage his power to influence the masses. The first beast, the sea beast, shows how the devil uses government. In the first century, this beast would have represented the Roman Empire who persecuted Christians. But the fall of Rome did not end persecution. It is estimated that between 100 and 200 million Christians face persecution in the world today. This means Christians are facing more persecution than ever in history and more than any other religious or ethnic group. Satan uses earthly governments to control people (be it elected, dictators, monarchs, rebels, guerrillas, or whatever form it takes). Satan wants people to put their hope in that rather than in supernatural help. Our hope is not in the beast, but in the Lamb.

The second beast mentioned in Rev. 13 is the land beast, which represents the Roman Empire's enforcement of emperor worship and economic practices. At the time of



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

Revelation, the Roman Emperors, or Caesars, were considered divine beings. Citizens were required to prove their loyalty to the Sate by offering incense as a sacrifice of worship to the Emperor as a god of Rome. So, you would worship in the temple of Caesar, take a pinch of incense and put it on the altar and confess, "Caesar is Lord." If you didn't do this, well, life was very difficult for you and your family.

The mark of the beast, 666, is mentioned in Rev. 13:16-18. While many of the portions of the book of Revelation have been debated, probably none has received more attention than this one. The number has been attributed to many different people, from Nero to Hitler. But the number, not the name is the significant thing. In Revelation, numbers point to a deeper meaning. Seven means perfect. Three means completion. You put three sevens together and it is the number for God. But what is six? For the Jews, the number six represents the number for man. Man was created on the sixth day. To the oriental, there was doom in the number six when it stood alone. Raise it to a series of "666"

and there is a force of evil that can be no greater, the opposite of God. This is the number that marks the beast: combination of political power and false religion. The beast promises to deliver what only God can give. If you don't have this mark on your head or right hand, then you can do no business.

Some believe this is a literal barcode tattooed on your body. No, this is a spiritual mark, just like the mark of the Holy Spirit. God knows those who are His and those who belong to the devil. This is the unfaithful being marked spiritually because of their devotion to a human economic system from leaders who demanded religious loyalty from their subjects. In the first century, worshipping the emperor was a test at every phase in life. Christians were boycotted in the market for refusal to bear the mark of the emperor. Marriage licenses, wills, transfers of property - none of these were legal without the stamp of the emperor. The trade guilds were dedicated to a particular god or deity, and one could only join the guild by swearing allegiance to the Greek or Roman god or goddess. This system of commerce with the worship of the Roman Emperor as a god meant that all Christians were effectively excluded from commerce by the

very nature of the economic system. To consent to this form of commerce was to deny God and to worship man and a human system of economics as the god of your life. In effect, the Christians were being told to compromise their faith in order to secure their economic futures. Let us never choose economic security over obedience to Christ.

### Come worship with us New Beverly Baptist Church

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

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

## Church Happenings

### Beaver Ridge United Methodist Church

Beaver Ridge United Methodist Church in Karns is always busy spreading cheer and Gods word!! The pumpkin patch is open from 11:00 a.m. - 7:00 p.m. Monday thru Saturday and 12:00 p.m. - 3:00 p.m. on Sunday. The money earned is going to buy food for the church Food Pantry that is open to the community every Monday from 1:00 p.m. - 2:00 p.m.

Beaver Ridge UMC will also be hosting a FALL FOOD GIVE AWAY with Second Harvest Food Bank! FREE FOOD will be given away on Saturday ,

### Overcoming depression, anxiety, fear, guilt, anger & panic attacks?

### Heritage Baptist Church

will begin a series on  
"How To Quiet The Noisy Soul"  
with Dr. James Berg  
beginning Sunday, Nov. 2,  
Clarion Inn behind  
Red Lobster on Merchants  
Drive, 5:00 p.m.  
Everyone welcome.  
Call 865-556-4159

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

November 8th, from 8:00 a.m. - 10:00 a.m. in the Family Life Center. This event is open to anyone in the community who is in need of food. For more information please call the church office: 690-1060 or visit: www.beaverridgeumc.org.

### Eusebia Presbyterian Church

Historic (founded 1786) Eusebia Presbyterian Church in Seymour has announced two special services for early November. At 10:45 a.m. Sunday, Nov. 2, the congregation will celebrate "All Saints' Sunday," honoring members and friends of the flock who have died during the past year. Interim Pastor Dr. Dwyn Mounger will lead the "Litany of Thanksgiving for All Now in Heaven," including the sixteen Revolutionary War veterans and other East Tennessee pioneers whose remains lie in the adjacent cemetery.

Nov. 9 at 10:45 a.m. the congregation will pray for veterans and for men and women presently in the military. Bearers of the flags and Eusebia banner for the procession are vets Tim Crawford, Ron Driesslein, and John Mechler.

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Wednesday Bible Study - 6:30 p.m.

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# FALL FESTIVAL

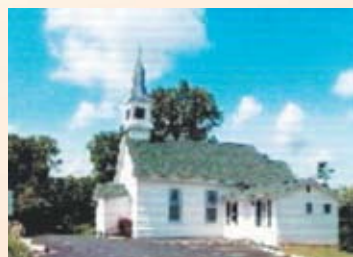
OCTOBER 25TH

Noon to 6 P.M.

at

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(Corner of Highway 411 and Hinkle Road)



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# Trunk or Treat



## Trunk or Treat!

New Beverly Baptist Church  
Knoxville, TN

Sunday, October 26

6:00 p.m. - 8:00 p.m.

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All Ages Welcome!

# Taking the Trolley

Sometimes you don't have to go far to discover something new and interesting.

One cool summer morning, I parked at the Knoxville Coliseum garage and walked down to the trolley stop. Like most folks who don't live downtown I had ridden the trolley line a couple of times for a few blocks but not often.

A few minutes later the trolley came down the hill and I got aboard. A few other people were there and I had not expected many because it was a mid-morning on a week day. The trolley pulled into the Transit Terminal and a few other people entered.

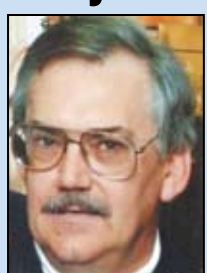
Unlike city busses that now load from atop the terminal the trolleys still load and unload at street level there. We rolled up Church Street and turned onto Gay for a block and then went west on Clinch past the World's Fair grounds. The bus turned left on 11th and down the hill to Cumberland Avenue.

A few people got on and, on Cumberland at the University of Tennessee, a few students disembarked with books in hand and were off to class. While we sat at the stop light at Volunteer Boulevard I was amazed at the thousands, yes thousands, of students crossing back and forth on their way to class or to their cars or dorms.

All around campus were constructions sites, building going up and coming down. I realized, although I hadn't thought about it until my sons attended UT, that the university is a community into itself. As we turned down Vol Boulevard I also realized the campus now has it's own bus service. A large Volunteer Bus was coming the other way and making stops that Knoxville City busses were making last year.

The Knoxville Trolley rolled on down the boulevard past the library, past Circle Drive, and past the Athletics Student Center, taking the sharp right as we neared the railroad tracks and then across the new bridge. It slowed and turned right toward the new University Commons shopping complex, then took a left to go behind the complex and underneath

## A Day Away



By Mike Steely

the parking garage. The idea of parking in the building allows passengers to get on and off in a sheltered environment.

There it stopped and everyone left the trolley except me.

I'd been at University Commons when Walmart first opened and the complex reminded me of some of the larger shopping centers in major cities. Like the Commons most metro shopping malls are space deprived and the larger shops are often above the first floor. While some street parking is available at the Commons most parking is in the free parking garage.

The driver took a break for a few minutes and, when he returned a few other people came onboard and we headed back the same direction. After crossing over Chapman Highway we turned right at Locust and back down Church Street.

I got off in front of the parking garage and realized how quick, easy, and free the trip was from one end of downtown to the other. I realize now that most people, even those who live downtown, haven't discovered the new route yet.

And I'll bet that if tourist and convention visitors knew they can climb aboard the FREE trolleys and get around town the city service would be extremely popular.

The Knoxville Transit Authority is proposing, with much opposition, to also serve University Commons and downtown with Bus Route 10 that would run from the Transit Center to Volunteer Landing and on Neyland Drive to the Commons. From there it would travel Kingston Pike and then down through Sequoyah Hills to Sequoyah Hills Park.

Because it would eliminate a stop at Forest Hills and change times of Route 10 dozens of residents have objected to the change. The idea, according to route planners the altered route would serve parks and greenways and increase the number of riders.

A notice of the proposed route change has been posted on trolleys and buses.



Rosie's World

In 2013 Durham had a population of 245,475 of which my son and his family are a part of. It is a colorful, creative and entrepreneurial community that continuously earns accolades as one of the best places in the world to live, work, and do business. With nationally acclaimed restaurants, shopping, historical sites, and a myriad of other things to do, Durham is the place where great things happen. Various Indian tribes settled and farmed in this area and in 1702 John Lawson, an English explorer called the area, "the flower of the Carolinas."

Prior to the railroad, Durham was almost entirely agricultural with a few businesses catering to the travelers (particularly the livestock drivers) along the Hillsborough Road. This road eventually followed by U.S Route 70, was the major east-west route in North Carolina from

## A Trip To Durham

colonial times until the construction of interstate highways. Washington Duke's W. Duke & Sons tobacco company resulted in the rapid growth of Durham. He and his sons were brilliant businessmen. Durham's location was the result of the needs of the 19th century railroad industry.

The wood-burning steam locomotives of the time had to stop frequently for wood and water. The residents of what is now downtown Durham thought their businesses catering to livestock drivers had a better future than a new-fangled nonsense like a railroad and refused to sell or lease land for a depot. Eventually a railway was established on land donated by Bartlett S. Durham.

The area of Durham, Raleigh, and Chapel Hill is called the "Triangle". The region has the greatest number of PhD's per capita in the United States, because of all the research companies in what is called

Research Triangle Park. Just a little dab of history, of course, there's a lot more. Now, a little history of my trip there: Watched two tennis tournaments while there sponsored by the North Carolina University, a private membership facility for faculty members only and their families. I went to an Improv show which my son participated in and it was hilariously funny. I didn't know he could be that funny. We ate in fabulous restaurants: two of them especially memorable: Noodles & Company and California Pizza. We went shopping in large malls. A most agreeable vacation--except I gained five pounds!

If you ever have the chance, this is a fun and informative place to visit.

Thought for the day: A merry heart doeth good like a medicine, but a broken spirit drieth the bones. Proverbs 17:22.

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

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# CLASSIFIEDS

## ANNOUNCEMENTS

### America's Got Talent Audition promotion

NBC's hit show, America's Got Talent has joined forces with radio station WJBE to ensure that the Knoxville area will be represented at the Nashville audition on November 4, 2014. America's Got Talent has guaranteed 5 front of the line passes for WJBE to use in a promotional giveaway.

WJBE has announced to its listeners if they are interested, to make a video of their talent and upload it on the station's Facebook page at <https://www.facebook.com/justthebesteveryday>. The listeners will pick the videos that they feel are the best and the top vote-getters will be the winners. Voting online will end at 5 p.m. on October 30, 2014.

### Fountain City Music Festival

The third annual Fountain City Music Festival on Tuesday, Oct. 21, will feature songs by members of the Knoxville Songwriters Association. Performances will be from 5:30 to 7:30 p.m. in the Fountain City Library, 5300 Stanton Road.

The concert is free and open to the public. KSA President Dan Howie said that in addition to showcasing original songs, the concert will highlight the library's role as a center of creative activity. KSA, which meets there from 5 to 8 p.m. each Tuesday, is one of several creative groups that meet at the library.

Among the singer-songwriters performing Tuesday will be several

winners of the Smoky Mountain Songwriters Festival and other regional and national songwriting competitions.

### October Halls BPA meeting

Marketing and Public Relations executive Mike Cohen will be the guest speaker at the regular monthly meeting of the Halls Business & Professional Association on Tuesday, October 21, noon, at the Beaver Brook Golf and Country Club. He is president of Cohen Communications Group, and has held executive positions in public relations in Knox County. Cohen will reflect on recent election trends and experiences as a panelist on the Inside Tennessee television program.

### Ossoli Meeting

Ossoli Circle meets Monday, October 27, 2014, from 10 a.m. to 2 p.m., at the Ossoli Club House, 2511 Kingston Pike. Visitors always welcome. Contact Charlotte Miller at (865)207-5170.

### UT Hospice orientation sessions

UT Hospice, serving patients and families in Knox and 15 surrounding counties, conducts ongoing orientation sessions for adults (18 and older) interested in becoming volunteers with the program. No medical experience is required. Training is provided. For more information call Kirby Vineyard, Volunteer Coordinator at (865) 544-6284.

## NEIGHBORHOOD SALES

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



## Spiced Apple-Squash Soup

8 cups cubed peeled butter-nut squash (about 3 lb)  
2 large apples, peeled, chopped (about 3 cups)  
1/4 cup finely chopped onion (about 1 small)  
1 carton (32 oz) Progresso<sup>SM</sup> chicken broth (4 cups)  
1 cup apple juice  
1/2 teaspoon salt  
1/2 teaspoon ground cinnamon  
1/4 teaspoon ground nutmeg  
1/4 teaspoon ground ginger  
1/2 cup whipping cream  
2 tablespoons chopped fresh parsley

Spray 4- to 5-quart slow cooker with cooking spray. In cooker, mix all ingredients except whipping cream and parsley.

Cover; cook on Low heat setting 8 to 10 hours.

Blend soup in cooker with immersion blender, or blend soup in batches in blender container on low speed and return to cooker. Stir in whipping cream. Sprinkle each serving with parsley.



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# The Knoxville Focus Legal & Public Notices

Oct 20, 2014 - Oct 26, 2014

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## 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 & 10/29/14

## 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 & 10/29/14

## 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 & 10/29/14

## 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 & 10/29/14

## 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 & 10/29/14

## 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 & 10/29/14

## 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 & 10/29/14

## 75 FORECLOSURES

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated 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 SOUTHEAST-ERLY DIRECTION FROM THE POINT OF INTERSECTION OF THE NORTH-EASTERN 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 set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee  
119 S. Main Street, Suite 500  
Memphis, TN 38103  
www.rublinlublin.com/property-listings.php  
Tel: (877) 813-0992  
Fax: (404) 601-5846  
Ad #73924

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

# Classified

# Legal Notices

CALL (865) 686-9970 TO PLACE YOUR AD

## 75 FORECLOSURES

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 23, 2008, executed by BLAKE BRYAN AND TRACY BRYAN, conveying certain real property therein described to NATIONAL TITLE SERVICES, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 5, 2009, at Instrument Number 200901050041307; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as trustee for PROF-2013-M4 REMIC Trust III who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **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 EIGHT (8) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 71, OPPORTUNITY RIDGE SUBDIVISION, UNIT 1, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET O, SLIDE 254-C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THE ABOVE DESCRIPTION WAS PREPARED FROM BOUNDARY SURVEY BY ROBERT F. COLLIGNON, RLS NO. 1094, DATED AUGUST 26, 1998, WHOSE ADDRESS IS 311 LYNNWOOD DRIVE, KNOXVILLE, TN 37918. THIS PROPERTY IS SUBJECT TO BOOK 2229, PAGE 803 ALL APPLICABLE CONDITIONS, COVENANTS, RESERVATIONS, EASEMENTS, CHARGES, LIENS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN BOOK OR PLAT IN THE KNOX COUNTY REGISTER OF DEEDS' OFFICE. SUBJECT TO GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES AND REGULATIONS IN EFFECT THEREON. SUBJECT TO ALL APPLICABLE EASEMENTS, RESTRICTIONS, BUILDING LINES, CONDITIONS AND MATTERS OF RECORD. Parcel ID: 020M-B-015.00 PROPERTY ADDRESS: The street address of the property is believed to be **7442 DAWN RIDGE LANE, KNOXVILLE, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): BLAKE BRYAN AND TRACY BRYAN OTHER INTERESTED PARTIES: CitiFinancial, Inc. and Ozark Capital Corporation The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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

Rubin Lublin TN PLLC, Substitute Trustee  
119 S. Main Street, Suite 500  
Memphis, TN 38103  
www.rubintlublin.com/property-listings.php  
Tel: (877) 813-0992  
Fax: (404) 601-5846  
Ad #74096  
Insertion Dates: 10-20, 10-29, 11-03-14

## 75 FORECLOSURES

## NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Byron T. Evans executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc., Lender and Larry A. Weissman, Trustee(s), which was dated June 30, 2009 and recorded on July 2, 2009, in Instrument No. 200907020000793, Knox County, Tennessee Register of Deeds.

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

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **November 13, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in the Sixth (6th) Civil District of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as Lot 100, Cascade Villas Subdivision - Phase II, and being further described in map of record entitled "Final Plat for Cascade Villas Subdivision - Phase II Lots 35-38, 40-42, 90-95 & 99-101," of record in Instrument No. 200904200067147, in The Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

Access to the subject property is provided by Declaration of Non-Exclusive Joint Permanent Easement of record in Instrument No. 20090420067127. See also agreement for maintenance of record in Instrument No. 200904200067128, both of record in The Register's Office for Knox County, Tennessee.

Being the same property conveyed to Byron Evans by deed of record as Instrument Number 200907020000792 in The Register's Office for Knox County, Tennessee.

This conveyance is subject to the terms, conditions, and obligations as set forth in Master Deed for Cascade Villas condominiums of record in Instrument No. 200702070063943, as amended in Instrument No. 200805140085496, and further amended in Instrument No. 200811070030715, all of which are of record in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 0910F00205

Address/Description: **8105 Spice Tree Way, Knoxville, TN 37931.**

Current Owner(s): Byron Evans.

Other Interested Party(ies): Cascade Villas Condominiums Association, Inc..

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

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

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

Brock & Scott, PLLC, Substitute Trustee  
c/o Tennessee Foreclosure Department  
277 Mallory Station Road

Suite 115

Franklin, TN 37067

PH: 615-550-7697 FX: 615-550-8484

File No.: 14-20622

Insertion Dates: 10-6, 10-13, 10-20-14

## 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



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# Legal Notices

## 75 FORECLOSURES

### NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Matthew A. LeClair and Mary LeClair executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for America's Wholesale Lender, Lender and Robert M. Wilson, Jr., Trustee(s), which was dated January 2, 2007 and recorded on January 9, 2007, Instrument No. 200701090055920, 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, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2007-2CB, MORTGAGE PASSTHROUGH CERTIFICATES, SERIES 2007-2CB, (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 Six of Knox County, Tennessee, without the corporate limits of the City of Knoxville, being all of Lot No. 16, in Wood Harbour Subdivision, Unit 2, as shown by map of record in Map Book 85-S, Page 38, (Map Cabinet F, Slide 188D), in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description of said lot.

Being the same property conveyed to Matthew A. LeClair by warranty deed dated May 14, 2003, from Scott MacDonald and wife, July S. MacDonald, recorded as Instrument No. 200305190105941 in the Register's Office for Knox County, Tennessee.

Subject to a 25 ft. minimum building setback line from front; 35' from rear.

Subject to a 5 ft. utility and drainage easement inside all lot lines; 10' inside front and rear lot lines.

This conveyance is subject to any and all restrictions, easements, setback lines, conditions, plat of record, and encumbrances of record in the Register's Office for the Aforesaid County.

Parcel ID Number: 143N A 075

Address/Description: **834 Pintail Road, Knoxville, TN 37934.**

Current Owner(s): Matthew A. LeClair.

Other Interested Party(ies): Y-12 Federal Credit Union; SunTrust Bank; Discover Bank Issuer of Discover Card; 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 Number 200812230039435, Serial Number 502127008. 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.: 14-11237  
Insertion Dates: 10-6, 10-13, 10-20-14

## 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.

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

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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 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, 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 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.

Rubin Lublin TN PLLC, Substitute Trustee  
119 S. Main Street, Suite 500  
Memphis, TN 38103  
www.rublinlublin.com/property-listings.php  
Tel: (877) 813-0992  
Fax: (404) 601-5846  
Ad #74112

Insertion Dates: 10-20, 10-29, 11-03-14

## 75 FORECLOSURES

### NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, John Clinton Stephens executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for Platinum Mortgage, Inc., Lender and Preferred Escrow and Title, LLC, Trustee(s), which was dated July 1, 2008 and recorded on July 8, 2008, in Instrument No. 200807080001783, Knox County, Tennessee Register of Deeds.

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

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **November 13, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District Number Six (6) of Knox County, Tennessee, and within the 51st Ward of the City of Knoxville, Tennessee, and being known and designated as all of Lot 13, Block A, of the Westmoreland Hills Subdivision, Unit 3, as the same appears of record in Map Cabinet F, Slide 166A, in the Register's Office for Knox County, Tennessee, and on survey of Trotter-McClellan, Inc., February 13, 2004, to which Map and Survey specific reference is hereby made for a more particular description.

Being the same property conveyed to John Clinton Stephens, a single man by Warranty Deed dated 11/02/07 and filed for record 11/07/07 in Instrument No. 200711070037888, in the Register's Office for Knox County, Tennessee.

This conveyance is subject to Plat Cabinet F, Slide 166A, and restrictive covenants of record in Book 1847, Page 492, and all restrictions, easements, setback lines, conditions, plat of record, and encumbrances of record in the Register's Office for the aforesaid County.

Parcel ID Number: 133DE013

Address/Description: **1213 Ashgrove Place, Knoxville, TN 37919.**

Current Owner(s): John Clinton Stephens.

Other Interested Party(ies): Secretary of Housing and Urban Development and LVNV Funding LLC as assignee of GE Capital.

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.: 14-19628

Insertion Dates: 10-6, 10-13, 10-20-14

## 75 FORECLOSURES

### NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, William J. Carter and Mary E. Carter executed a Deed of Trust to Home Federal Bank of Tennessee, Lender and Investor's Trust Company, Trustee(s), which was dated August 5, 2002 and recorded on August 14, 2002, in Instrument No. 200208140013113, Knox County, Tennessee Register of Deeds.

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

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **November 13, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Being without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 10, Block F, Ponderosa Hills Subdivision, Unit 2, as shown by map of record in Map Book 47-S, Page 11, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description and as shown on boundary survey dated August 5, 1994, prepared by Dennis N. Gore, Surveyor, Lic. No. 1500, whose address is P.O. Box 5881, Knoxville, TN 37928-0881.

Parcel ID Number: 056CB037

Address/Description: **8236 Bonanza Road, Powell, TN 37849.**

Current Owner(s): William Jeffrey Carter and wife Mary Elizabeth Carter.

Other Interested Party(ies): Internal Revenue Service; Hallsdale Powell Utility District; JPMorgan Chase Bank, NA; and Mid East Tennessee Community Credit Union.

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 201004260067097, Serial Number 645319810; Instrument 201007060001002, Serial Number 672182410; Instrument 201007230004758, Serial Number 678713910. 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.: 14-02418

Insertion Dates: 10-6, 10-13, 10-20-14

## 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

### 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

#### 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, as 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 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.rubinelublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #73955

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

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

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

# Legal Notices

## 75 FORECLOSURES

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 27, 2012, executed by MONICA L. BROWN AND PERRY T. BROWN, conveying certain real property therein described to JOHN D. BARRY TARRANT, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded September 4, 2012, at Instrument Number 201209040014632; 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 **October 30, 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: LOCATED AND BEING SITUATED IN THE SIXTH (6TH) CIVIL DISTRICT OF THE COUNTY OF KNOX, STATE OF TENNESSEE, AND BEING KNOWN AND DESIGNATED AS FOLLOWS, TO WIT: LOT 12, KNOTTINGWOOD FOREST SUBDIVISION, AS SHOWN OF RECORD IN MAP CABINET L, SLIDE 379 A AND B, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE, TO WHICH REFERENCE IS HERE MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF, AND ACCORDING TO THE SURVEY OF SMOKY MOUNTAIN LAND SURVEYING. Parcel ID: 118D-N-012 PROPERTY ADDRESS: The street address of the property is believed to be **1237 EDENBRIDGE WAY, 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): MONICA L. BROWN AND PERRY T. BROWN 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 #73462  
Insertion Dates: 10-06, 10-13, 10-20-14

## 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 AFOREDESCRIBED 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 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 #73918  
Insertion Dates: 10-13, 10-20, 10-27-14

## 75 FORECLOSURES

### NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Joy R. Spencer executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as nominee for Century 21 (R) Mortgage (SM), Lender and Larry N. Westbrook, Esq, Trustee(s), which was dated April 24, 2007 and recorded on April 25, 2007, Instrument No. 200704250087169, 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, NYMT Residential 2013-RP3, LLC, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **October 28, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District No. Seven (7) of Knox County, Tennessee, within the 17th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 16, Block 27, Oakwood C. B. Atkin Addition to Knoxville, Tenn. As shown on the plat of record in Plat Cabinet A, Slide 144-B (formerly Map Book 5, Page 187) in the Register's Office for Knox County, Tennessee, and being more fully described as follows:

Beginning at an iron pin at the point of intersection of the Southeast line of Oglewood Avenue with the Southwest line of Cornelia Street; thence with the line of Cornelia Street, South 43 deg. 48 min. East 120 feet to the Northwest line of an alley; thence with the line of said alley, South 45 deg. 30 min. West 50 feet to the corner of Lot 15; thence with the line of said lot, North 43 deg. 48 min. West 120 feet to an iron pin in the Southwest line of Oglewood Avenue; thence with said line North 45 deg. 30 min. East 50 feet to the place of beginning.

Parcel ID Number: 081KB040

Address/Description: **228 Oglewood Avenue, Knoxville, TN 37917.**

Current Owner(s): Joy Spencer.

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.: 14-20195  
Insertion Dates: 10-6, 10-13, 10-20-14

## 75 FORECLOSURES

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants,

terms and conditions of a Deed of Trust dated May 8, 2009, executed by GARY R. JUSTICE AND JULIANN M. JUSTICE, conveying certain real property therein described to ROBERT WILSON, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded May 11, 2009, at Instrument Number 200905110072791 (see also Scrivener's Affidavit at instrument number 201407150002769); and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Nationstar Mortgage LLC who is now the owner of said debt; and WHEREAS, the undersigned, 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 NO. FIVE (5) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 44TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 31, GLENMAY SUBDIVISION AS SHOWN BY MAP OF SAME OF RECORD IN INSTRUMENT 200408170014822. IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THIS PROPERTY IS SUBJECT

TO INSTRUMENT NUMBER 200503020068688 ALL APPLICABLE CONDITIONS, COVENANTS, RESERVATIONS, EASEMENTS, CHARGES, LIENS, LEASES, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN BOOK OR PLAT IN THE AFORESAID COUNTY REGISTER OF DEEDS' OFFICE. SUBJECT TO GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES AND REGULATIONS IN EFFECT THEREON. SUBJECT TO ALL APPLICABLE EASEMENTS, RESTRICTIONS, BUILDING LINES, CONDITIONS AND MATTERS OF RECORD. THIS PROPERTY IS SUBJECT TO RESTRICTIONS, ALL APPLICABLE CONDITIONS,

COVENANTS, RESERVATIONS, EASEMENTS, CHARGES, LIENS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN BOOK OR PLAT IN THE KNOX COUNTY, TENNESSEE, REGISTER OF DEEDS' OFFICE. ALSO SUBJECT TO GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES AND REGULATIONS IN EFFECT THEREON. THE ABOVE LEGAL DESCRIPTION WAS TAKEN FROM THE PRIOR DEED OF RECORD; NO NEW BOUNDARY SURVEY WAS PERFORMED. Parcel ID: 092DA00430 PROPERTY ADDRESS: The street address of the property is

believed to be **6017 GLENMAY DRIVE, KNOXVILLE, TN 37921**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): GARY R. JUSTICE AND JULIANN M. JUSTICE 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 #73978  
Insertion Dates: 10-13, 10-20, 10-27-14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

# Legal Notices

## 75 FORECLOSURES

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 17, 2009, executed by JOSH L. DEMERS AND KRISTI M. DEMERS, conveying certain real property therein described to US TITLE CORPORATION, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded June 30, 2009, at Instrument Number 200906300086859; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE ON BEHALF OF THE OWS REMIC TRUST 2013-2 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **October 30, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: 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 OF LOT 17, HAYNESFIELD SUBDIVISION, AS SHOWN BY MAP OF RECORD IN INSTRUMENT NO. 200205010090322, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. SUBJECT TO RESTRICTIONS SHOWN IN INSTRUMENT NO. 200205030091143 IN SAID REGISTER'S OFFICE. SUBJECT TO A 20' MINIMUM BUILDING SETBACK LINE FROM FRONT; 05' SIDE; 15' REAR, 35' PERIPHERAL; 05' UTILITY AND DRAINAGE EASEMENT INSIDE INTERIOR LOT LINES; 10' INSIDE BOUNDARY LINES AND ROADS; 50' RIGHT OF WAY EASEMENT ON ALL STREETS. THIS CONVEYANCE IS SUBJECT TO ALL RESTRICTIONS, EASEMENTS, SETBACK LINES, AND OTHER CONDITIONS SHOWN OF RECORD IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 029G-B-017.00 PROPERTY ADDRESS: The street address of the property is believed to be **7204 HAYNESFIELD LANE, KNOXVILLE, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): JOSH L. DEMERS AND KRISTI M. DEMERS 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 #73535  
Insertion Dates: 10-06, 10-13, 10-20-14

## 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

## 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, 10-29, 11-03-14

## 85 MISC. NOTICES

### NON-RESIDENT NOTICE

TO KIMBERLY A. NIGHTINGALE COVINGTON  
IN RE: CHUCK COVINGTON VS. KIMBERLY A. NIGHTINGALE COVINGTON

NO. 188101-3

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant KIMBERLY A. NIGHTINGALE COVINGTON, a non-resident of the State of Tennessee, or whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon KIMBERLY A. NIGHTINGALE COVINGTON, it is ordered that said defendant KIMBERLY A. NIGHTINGALE COVINGTON file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Carolyn Levy an, Attorney whose address is 10805 Kingston Pike Suite 200, Knoxville, TN 37934 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Mike Moyers at the Knox County Chancery Court, Division 111, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 22rd day of September, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 9/29/14, 10/06/14, 10/13/14 AND 10/20/2014

## 85 MISC. NOTICES

### 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, 10/29/14, 11/03/14 AND 11/10/2014



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