



Another School System Scandal

By Sally Absher
sallyabsher@knoxfocus.com

Last Wednesday during the regular KCS BOE meeting, Amber Rountree initiated a request for an external forensic audit of the Knox County Schools credit cards.

Rountree made the request after seeing media reports detailing the termination of Roger Underwood, the district's accounts payable supervisor. Underwood admitted to using KCS credit cards for personal use on at least two separate occasions. He is under investigation by state and local officials.

WBIR reported that a review of documents received from KCS under the state open-records act showed that during the past year, the school system did not pay its credit cards on time, nor did it pay off the full balance, leaving taxpayers on the hook for late fees and finance charges. In addition, the school system is still months behind on its current credit card payments.

And there is more. According to WBIR's Mike Donila, "School officials who use the cards often pay sales taxes that government entities are exempt from paying. Some credit card users also charge items that Bob Thomas, assistant schools superintendent of administrative services, indicated are not allowed. And, the cards in some instances were used to make personal purchases, which employees



PHOTO BY DAN ANDREWS.

Knox County Schools Superintendent Dr. James McIntyre addresses the school board at last Wednesday's meeting.

would then reimburse – something that is against county policy."

Rountree offered a substitute motion, amending an item requesting a School Nutrition Department Audit by adding to it a "request to the Knox County Audit Committee to conduct an external forensic audit of the Knox County Schools credit cards going back five years, using Pugh and Company, the county's external auditor."

The BOE action followed a KCS press release last Wednesday morning stating, "Knox County Schools finance personnel have made arrangements to inactivate and cancel all six school system credit

cards, and have asked to participate exclusively in Knox County's electronic commerce card ("e-card") and travel card program. The move comes in response to admitted misuse of a school system credit card by an employee."

It was also learned on Wednesday that Knox County Commission Chairman Brad Anders has called for "an immediate audit" of KCS credit card use.

Usually such announcements come through the Commission secretary Jolie Bonavita. But oddly, Anders posted the announcement on the Commission's online forum. He wrote, "After

speaking with Andrea, we have concluded that it would best for her to begin developing the audit of Knox County Schools meals program and also their P-Card controls."

Andrea is Andrea Addis, the Knox County internal auditor.

He added, "So that we did not over step rules of the Audit Charter, we consulted the Law Director and Deputy Director to make sure we were in compliance and they agreed with our thought process and the need to begin the work now."

According to Chairman Anders, "we felt that due to the exigency of the issues she should go ahead and begin the work." It was

important to move quickly on the audit, according to his note, which required superseding the authority of the Commission Audit Committee. So Anders used his authority as chairman to order the audit directly.

How can the Commission Chairman usurp both the Audit Committee and the Commission? Where else in the TCA or charter does the chair of a charter county have this kind of power? The Commission has approved an internal audit of the nutrition department, but has not voted on the credit card audit.

This is the third audit

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Honor Veterans With Downtown Parade On Tuesday

Knoxville's 89th annual Veterans Day Parade will pay tribute to our nation's military heroes on Tuesday morning, Nov. 11.

The parade will start at 10:40 a.m. at the Knoxville Coliseum, heading up Howard H. Baker Jr. Avenue to Church Street, then turning right and following Gay Street to Depot Avenue.

At 11 a.m., all parade participants will halt and face west while honors are rendered at the reviewing stand for veterans of all our country's wars.

The parade is sponsored by the City of Knoxville and American Legion Post 2.

Road closures will be in place to accommodate the parade, along with some temporary no-parking zones.

There will be rolling closures along the length of the parade route, and Gay Street will be a no-parking zone beginning at 9 a.m. Tuesday.

Market Street between Union and Clinch avenues will be closed from 9 a.m. to noon Tuesday. Temporary no-parking zones begin at 8 a.m.

Union Avenue between Walnut and Gay Street also will be closed from 9 a.m. to noon Tuesday. Temporary no-parking zones begin at 8 a.m.

PARC helps keep the peace

By Mike Steely
steelym@knoxfocus.com

The most surprising thing about a meeting of the Police Advisory and Review Committee is the small number of citizens who attend. With all the things happening in the United States between police and civil unrest, you'd think there would be a crowd at the Knoxville PARC meetings. But there isn't.

PARC is made up of seven members appointed by the city mayor who have a reputation for fairness, integrity and responsibility. They cannot be government employees with the exception of teachers. The committee reviews incidents involving police action following an investigation by Police Internal Affairs.

The committee meets quarterly and, in the most recent meeting, two new members joined the body. They were Ann Barker and Rosa Mar. Existing members include Chairman Steve Fisher, Robbie Arrington, Cynthia White, Melford Robinson and Laurens Tullock. Avice Reid is Executive Director.

Also present at the meeting were City Police Chief David Rausch, Thomas Strickland and Attorney Ron Mills.

Chairman Fisher nominated Robbie Arrington as vice-chair and the members agreed and then the committee got down to business, with Director Reid reading off the list of cases involving complaints against

police over the past quarter. There were nine cases, she explained, resulting in four suspensions and one termination. She said she met with Internal Affairs to encourage mediation.

Cynthia White reported on audio-video reports and Arrington reported on racial profiling.

Fisher then asked Chief Rausch to explain the shooting of a mentally ill suspect and Rausch explained the case and the police response. He said the suspect's sister called in the report and said the police found the man outside and the suspect fired a shot at the police and they responded by firing and hitting him.

"Had the individual not

fired the officers would have called for additional resources," the police chief said.

Fisher then asked Rausch if two hours of training is enough for an officer to deal with that type of situation and Rausch said that state law directed pre-service training for each office to deal with crisis prevention.

Ms. Barker asked about the amount of force used in a Lonsdale incident during the last quarter and the police chief said the suspect was sitting on a porch and lied about his identity. When the officer approached him the suspect got the officer in a choke hold and the officer shot him in the leg.

Rausch then invited Ms.

Barker, a new commission member, to do a "ride along" with officers to get a better understanding of what they face on patrol and on call.

Tullock asked why burglaries in the Park Ridge neighborhood took the police so long to respond and Rausch explained that the calls go into a call center and often the caller doesn't say a burglary is underway, just that a suspicious person is seen there. He also said that a watch officer is assigned to the neighborhood and the police and residents have "a great relationship."

Arrington then asked Rausch how Knoxville would respond to an incident like the unarmed teen in Ferguson, Missouri being shot

and killed by police.

"We have a great relationship with the community and the African-American leadership. If we have an incident it is going to be reviewed" he said, adding that he has been thinking of holding a forum about it.

He said the police department practices "constitutional policing" in Knoxville.

Rausch said police departments have learned from St. Louis two things: build strong community relations and ways to interact with the media. He said the city police department has had video recording since 1998.

"The public with cell phones," he said, "have made it a new world."

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Focus on the Law

More on Adoption in Tennessee

Adoption is covered by Chapter 1 of Title 36 of the Tennessee Code Annotated as well as by multiple court decisions interpreting the same. The process of adoption is a legal proceeding which permanently transfers the parental rights and responsibilities relating to a child from the biological family to the adoptive family. In Tennessee, individuals who have been approved as foster parents are dually approved to adopt. If you decide to become a foster-adoptive



By Sharon Frankenberg, Attorney at Law

parent through the Tennessee Department of Children's Services, you will need to complete a parent preparation process called PATH (Parents as Tender Healers). PATH is a 23-hour education and self-assessment process. In addition, a homestudy from a licensed child placing agency will be required if you wish to foster or adopt.

There is financial assistance available for families who adopt. A federal adoption tax credit is available for many parents who adopt to help pay for their

out of pocket expenses associated with the adoption process. The credit of up to \$13,190 is paid one time for each adopted child and should be claimed in the year the adoption is finalized. To be eligible for the adoption tax credit, parents must have adopted a child other than a step-child and that child must be either under 18 or be physically or mentally unable to take care of himself or herself. There are also income guidelines which limit the amount of the tax credit to be awarded. Families with a modified adjusted gross income above \$237,880 cannot claim the credit, those below \$197,880 may

claim up to the full credit and those in between may claim partial credit. IRS Form 8839 Qualified Adoption Expenses must be filed with your Form 1040 federal income tax return to claim the credit.

Families who adopt a child who has been determined to have special needs can claim the full credit of \$13,190 on the line that asks for expenses whether or not they actually had any expenses. The adoption tax credit is not a refundable credit so taxpayers can only get the credit refunded if they have federal income tax liability. It is still a good idea to file the Form 8839 to establish the

credit to carry it over for five additional years in case the taxpayers' tax liability goes up or the credit becomes refundable.

There is also a Federal Child Tax Credit described in IRS Publication 972. There are seven specific conditions for a child to qualify for purposes of the child tax credit. If you are a U.S. citizen or U.S. national and you have an adopted child who lived with you all year as a member of your household in a particular tax year, that adopted child meets one of the conditions for the child tax credit in that tax year. There is also an Additional Child Tax Credit available to certain individuals who get

less than the full amount of the child tax credit. This additional credit may allow you to get a refund even if you do not owe any tax. See IRS Publication 972 for more information on this.

DISCLAIMER: I am not a tax expert of any sort. You should consult a C.P.A. or other tax adviser to determine if you qualify for any of the tax deductions and tax credits discussed above. Sharon Frankenberg is an experienced attorney licensed in Tennessee since 1988. Her office number in Knoxville is (865)539-2100.

Austin-East celebrates recent scholastic success

By Ken Lay

It was a night of celebration for Austin-East Magnet High School Thursday as students, staff, faculty and other community dignitaries gathered in the school's main auditorium.

The school and community celebrated the school's recent academic success.

"There ain't no party like an Austin-East party," Principal Benny Perry said.

The school certainly had plenty to celebrate as it was recently taken off the state's critical watch list. It also reached Level 5 achievement status during the 2013-14 school year.

That's a major accomplishment considering that just six years ago, the school was in danger of being taken over by the State of Tennessee and that could've ultimately spelled demise for the school.

"This is for the alumni of

Austin High School, East High School and Austin-East High School because this means that your school will still be around," said Perry, who took over as Austin-East principal six years ago when Austin-East was in trouble. "What this means is that your school will still be here.

"So many people can't go back to their high school because it's not there."

While Perry and Knox County Schools Superintendent Dr. Jim McIntyre are pleased with the school's remarkable turnaround, they admit that the credit goes to the students, staff and community of East Knoxville.

"Six years ago, we had to have a very serious conversation because Austin-East was on the verge of being taken over by the state," McIntyre said. "It used to be 'What's going on at Austin-East? It's about to be taken over by the state.

"Now, it's 'what's going on at Austin-East? It's a Level 5 school. I'm so proud that we've flipped that from a negative question to a positive question."

Perry agreed.

"We do school here every day, but what we do is grow," he said.

"This is [the community's] place and I want to encourage you to come here during the school day and talk to us and see what we're doing. We may not always have all the answers but we can find the answers."

Throughout the last three years, the school's academic turnaround has been astronomical.

In 2011, only 34 percent of the students were proficient or advanced in English II. In 2012, that number reached 47 percent. In 2011, only 25 percent of the school's population was proficient or advanced in Algebra I. By

2013, the number skyrocketed to 60 percent. The school also exhibited proficiency growth in both English III and Algebra II during the three-year period.

"We're very pleased with our progress but we have a long way to go," Austin-East assistant principal Jonathan East said. "Here, we decided that we work better as a team.

"In the old days, it used to be that teachers went into their classrooms and stayed within those four walls. Now, we work together.

McIntyre lauded the teamwork in the school and community.

"This leadership has come together to assure the students a quality education at Austin-East," he said. "The students and staff here have shown focus and energy."

For school board member Gloria Deathridge, it was a long but fruitful process.



PHOTO BY DAN ANDREWS.

State Senator Becky Duncan Massey and Tank Strickland attended last week's academic celebration at Austin-East High School.

"Six years ago, I wasn't a school board member but I was one of those people who was giving Mr. Perry a hard time," she said. "It took a village.

"We're all in this together and I just want to tell the students to keep up the good work. I'm proud of my school and I'm proud of my community."

Knox County

Commissioner Sam McKenzie was also on hand. McKenzie graduated from the school in 1983 and he's also pleased with the school's recent success.

"There's been ups and downs but I think we went about this correctly," he said. "This is substantial growth but we still have a long way to go."

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Susanna Sutherland talks about 'The Infinite Resource' at Books Sandwiched In

The most valuable resource on Earth is not oil, gold, water, or land, according to Ramez Naam. Rather, he says, the power of humanity's capacity for innovation and knowledge are what will meet the very real and enormous environmental challenges we face. Join Susanna Sutherland, Principal, Sutherland & Associates for a consideration of Naam's book "The Infinite Resource: The power of ideas on a finite planet," Wednesday, November 19 noon-1:00 p.m., in the East Tennessee History Center auditorium, at this month's Books Sandwiched In, a program series of Knox County Public Library.

"The Infinite Resource' outlines the pragmatist's approach to climate change," Sutherland says. "Naam encourages the reader to be informed, flexible, proactive, and not to sacrifice the good for the perfect."

Along with the pragmatism is a message of optimism. Naam argues that the natural resources on our planet are plentiful and that there is enough water and arable land on

the Earth's surface, minerals in the Earth's crust, and energy from the sun to feed the growing appetite of humanity.

But, as a member of this human collective, we each bear individual responsibility for our impact. "Though dealing with global issues, this book notes that individual choices drive big picture outcomes," Sutherland says. "It contends that what you and I choose to think, say, do, not do, support, or oppose - here in Knoxville - impacts more than just Knoxville. It reminds us that the incredible quality of life we enjoy comes with a caretaker's responsibility."

Susanna Sutherland holds a B.S. in Environmental Studies and an M.S. in Biosystems Engineering Technology from the University of Tennessee. She began her career with the Tennessee Valley Authority's Environmental Policy and Planning division, later joining TVA's River Operations and Environment division. In 2007, Susanna was recruited by the city of Knoxville as Project Manager for a market driven waterfront

redevelopment effort and in 2009 became the Knoxville's first sustainability director. She contributed to the U.S. EPA's Green Book developed by the National Academies and is a co-author of Acting as if Tomorrow Matters: Accelerating the Transition to Sustainability. In 2013, she started a business working with North American Cities to advance sustainability. She expects to complete her doctorate in Energy Science and Engineering in 2017.

The public is invited to join the conversation. Bring your favorite sandwich or pick up something from a downtown restaurant. Soft drinks and bottle water will be available for 50 cents. Copies of the books are available at the Library if you'd like to read one before the program. Call 215-8700 or visit www.knoxlib.org for more information.

Books Sandwiched In continues on December 17 when Todd Witcher, Director of Discover Life in America, will discuss "The Sixth Extinction: An Unnatural History" by Elizabeth Kolbert.

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Publisher Steve Hunley
Editor, Art Director Marianne Dedmon
editor@knoxfocus.com, design@knoxfocus.com

Office, Classifieds Rose King
staff@knoxfocus.com
Dan Andrews andrewsd@knoxfocus.com
Mike Steely steelym@knoxfocus.com
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BOE Ends SAT-10 Test for K-2

In a special call meeting during the BOE work session last week, The Board of Education voted to discontinue the highly controversial K-2 standardized assessment, also known as the SAT-10, for the district's kindergarten, first, and second graders.



By Sally Absher
sallyabsher@knoxfocus.com

don't think it's in the best interest of our students of our school system or our community, quite frankly, but I will certainly abide by the vote of the board of education."

The K-2 Assessment is not required by the state. Among others, the highly acclaimed

Oak Ridge and Alcoa school districts do not use the SAT-10, or any K-2 assessment.

McIntyre said he thought that the K-2 assessment provided good information for educators to measure how students are doing in the classroom. "We use that information to make good instructional decisions and good educational decisions, and I think this vote leaves us without that information."

But many educators disagree, saying that a 4 day test given at the end of the year does not provide them with any better information, or ability to help struggling children, than the RTI2 universal screeners such as the STAR and AIMSweb assessments. And those screening assessments give immediate real-time feedback allowing teachers to alter a student's instruction during the year.

Ending this assessment for the county's grade K-2 students was one of the campaign promises made by BOE member Amber Rountree. She helped proctor the test before she resigned from her job as an elementary school librarian in order to serve on the board.

So did former kindergarten teacher Patti Bounds, and school

social worker Terry Hill. All three have been outspoken about the inappropriateness of this level of standardized test for children younger than 8 years old.

Research shows that standardized test results are highly unreliable for children in this age group. According to the National Association for the Education of Young Child, the odds that a test at the kindergarten level will give inaccurate results are about 50/50 — the same odds as flipping a coin.

Relying on standardized tests to make important decisions about a young child's education violates professional standards and National Academy of Sciences recommendations.

And, academic pressure in kindergarten has not produced better results. On the contrary, experts believe it contributes to failure, retention, and behavior problems. (Sources: Alliance for Childhood, NAEYC).

But the vote did not come without a struggle. McIntyre loyalists Karen Carson, Doug Harris, and Gloria Deathridge attempted to defend continuing the test. (Lynne Fugate was out of town).

Deathridge said that the board has delegated curriculum to the superintendent and she "didn't want to set a precedent moving forward."

Aside from the fact that the issue was assessments and not curriculum, the local board of education does have jurisdiction over both curriculum and assessments. The fact that previous boards gave that authority to the superintendent years ago does not make it right.

Harris and Carson said they

need the "accountability" the SAT-10 test affords. But neither has been held accountable to our students and teachers for their testing policies. They have both failed to do their research on SAT-10 and its appropriate uses and misuses. Harris and Carson defend the broad misuse of standardized tests as if they are lobbyists for Pearson and the testing companies.

Harris claimed he has heard "no complaints from parents" about the SAT-10 test, and said, "What we're getting ready to do is roll back education reform." Well hallelujah for that. Testing under the guise of "education reform" hurts our children's teachers, and leads to the takeover of public schools by private corporations soaking up your public tax dollars.

KCS Chief Accountability Officer Nakia Towns insisted that the SAT-10 gives the schools and the district "summative, systemic data." In fact, data was mentioned a lot during the meeting. At one point she compared the STAR screener to "a cholesterol check" and the SAT-10 to a "full physical." How many of your six-year olds go to the pediatrician for a full physical? Most kids get a check-up.

And Carson, who is not known as a stalwart advocate for teachers, expressed concern that not having the SAT-10 input into their TVAAS scores would affect teacher evaluations. This is laughable.

Rountree stood her ground, and would not be deterred from her motion to "discontinue any system-wide testing of kindergarten, first or second grade

students, for the purpose of student or teacher evaluation that is not required under state law." She insisted, "It's really not about the data. It's about what is best for our kids."

At the conclusion of the special call meeting, the board voted 6-2 to discontinue the K-2 assessment. Rountree, Hill, Bounds, J. Fugate, and McMillan voted yes.

Who was the sixth? Why that was Mr. Doug Harris. Parent Jennifer Nagel said that at the conclusion of the meeting, she thanked Harris for his vote to end the SAT-10. He told her that he only voted yes so that he could bring it up again.

Something that Nakia Towns, who we just learned is on her way over to Nashville to spread the Broad Academy virus across the state, is hoping for.

Last Thursday, KCS teachers at some schools received emails urging them to voice concerns over the loss of SAT-10 because of a possible drop in their growth (TVAAS) score, and the loss of APEX pay. Talk about intimidation and bullying! The APEX money is all gone, by the way.

It shows just how little the administration actually knows about the art of teaching.

Teachers (and parents) need to think carefully about where and who this is coming from - ultimately people with little to no classroom experience who have not taken teachers' concerns seriously. But whatever ultimately happens, remember, you have the RIGHT to REFUSE the test!

Another School System Scandal

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of school accounts that has been requested this year alone. Clearly someone is asleep at the helm, or worse. As Director of Schools, Dr. McIntyre has ultimate authority for the financial integrity of the school system.

Of course, none of this would be necessary if the Superintendent had followed statute. Armstrong said, "The statutory way to approach this is if there is a concern, the director of schools should approach County Commission and make a report that certain things are at hand, and they in turn would refer it to the audit committee..." That didn't happen.

Rountree said, "That is the reason I wanted to just add it, due to it being in the news and wanting to make sure that it was done in an expedient and timely manner."

Lynne Fugate said, "I agree with you Ms. Rountree - it is urgent and we need to do it."

Dr. McIntyre, who was clearly rattled by Rountree's motion, expressed concern about naming a specific vendor in the motion. Rountree pointed out that Pugh and Company is the company the county already has under contract to conduct external auditing.

Armstrong said it makes no difference if the auditor is enumerated or not. He explained, "You are requesting the audit committee or commission to consider an audit." He added it is okay to be specific in the request. "They won't know what you want unless you specify it."

After the board voted, Lynne Fugate, somewhat confused, asked if it was the amendment, or the motion, that was approved.

Carson, donning her snarky legal eagle hat, said, "generally that is what you would do, approve an amendment and then approve the motion, but sometimes we just suspend all rules and do whatever we want."

The board voted again, specifically on the motion, which they unanimously approved.

On Friday, BOE Chair Mike McMillan sent a letter to Commission Chairman Brad Anders, Knox County Audit Committee Chairman Dr. Joseph Carcello, and Mayor Tim Burchett, stating that the BOE had voted unanimously to request that Pugh and Company, the external auditors for Knox County, conduct an external forensic audit of Knox County Schools credit cards going back five years.

McMillan asked that the audit, which was previously assigned to the Knox County internal auditor, be changed to the external auditor Pugh and Company per the vote of the BOE.

An emergency meeting of the Audit Committee to discuss the audits of the KCS nutrition office and the school credit cards is scheduled for today.

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The Bishop of Fort Sanders, annexation, Cedar Lane church

By Mike Steely
steelym@knoxfocus.com

The Knoxville City Council meets Tuesday with a brief agenda that includes naming the intersection of Sixteenth Street and Laurel Avenue in honor of a well known local resident. "Gideon Fryer Square" honors Fryer, also known as the "Bishop of Fort Sanders." Fryer has been a resident of the area since 1939, has taught at UT's School of Social Work and is a well liked Fort Sanders leader.

The council also will discuss applying for a \$40,000 grant from the Conference of Mayors and Scotts Miracle-Gro Company to support installation of green space and gardens at parks and recreational facilities.

Annexation of several tracts of land west of Cherokee Cove, northwest of England Drive and all along the right of way of the cove, comes to the city as a voluntary request. The action would increase the boundary of Ward 25 in the city.

The council will also discuss an agreement with OptumRX for pharmacy benefit management services for city employees enrolled in the city's medical plan.

A payment in lieu of taxes for JHD, LLC for three lots on West Jackson Avenue is on the agenda as well as an agreement with Fort Sanders Regional Medical Center regarding parking at White Avenue surface parking lots.

Cindy Bradley is asking for approval of a zoning change for the church building on Cedar Lane from R-1 (residential) to O-1 (office). Bradley wants the zoning to reflect what the former church has been for several years: offices. The request to the city council comes as a first reading and two readings are required. The planning commission approved the zoning request, in a 10-4 vote, and stipulated that part of the property, in the rear, remain zoned for residential.

Consent items include allocating funds to the East Tennessee Community Design Center, the Beaumont Elementary School, and to Top Ladies of Distinction, Inc.

The council will also hear plans to apply for a grant of more than \$900,000, with a match of \$49,814 for a connection for bicyclists and pedestrians to travel a section of Kingston Pike between Wesley Road and Golfclub Road.



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A day at the polls

By Mike Steely
steelym@knoxfocus.com

About twenty voters were grouped together outside the doors of the Inskip Elementary gymnasium Tuesday, waiting for the election polls to open at 8 a.m. Parking has always been a problem there, even with the school closed for the election, and as several cars circled the block, many parked in the grass out of necessity.

The poll workers began to arrive and, within minutes, there were campaign signs along the road on either side of the school. I got there about 7:30 and couldn't help but notice the modular classrooms that have been there for years. As the student population grew and the school funding went to new schools in West Knoxville and new "charter" schools here and there Inskip, like Pond Gap and other places, got little in the way of updates.

I thought about the incoming voters and if they saw the trailer classrooms and if that might affect how they voted.

Inskip Elementary is in the heart of the 2nd District and how the people who voted there would determine how the county school board deals with the superintendent's policies over the next two years. So the turnout through noon was pretty heavy for an "off year" election.

Supporters of Gloria Johnson and Eddie Smith set up signs and were cordial to each other, despite some of the election week mailers and television ads. Supporters of Jamie Row and Tracie Sanger arrived and the signs along the street and on the chain link fence increased. Every now and then campaign workers would arrive for those four candidates and more signs would appear. There were only two signs for school board candidate Charlotte Dorsey and no poll workers, at least not in the morning.

As the morning progressed some of the poll workers are relieved by other volunteers. Although armed with cards, door-knob hangers, and campaign stickers and buttons, the parking at Inskip made it difficult for any of the volunteers to talk with the arriving voters. Some voters drove past and gave a thumbs up to some of the candidate's signs which the supporters were waving.

In between passing



PHOTO BY MIKE STEELY.

Hundreds of people wait to vote at Inskip Elementary School. The line Tuesday stretched around the gym and everyone voted that was there by 8 p.m. The precinct count held up the final total as the public anticipated the final unofficial totals in several races.

voters the poll workers chatted with the opponent's volunteers about everything but politics and the school board election. Early on during the morning most of the arriving voters were women and women with small children. Then after a brief lull the mid-morning voters were mostly men, arriving in pickup trucks.

Some of the volunteers brought a table and many brought folding chairs. Some brought a snack or lunch. One volunteer actually corrected a yard sign for an opponent when it blew down.

As bitter a struggle during the campaign for state representative and 2nd district school board the volunteers got along with each other well.

"We've got to win this, the future of our schools depends on the outcome," I heard from both the Rowe and Sanger camps. They were both right, but from different points of view.

My cell phone rang three times from candidates asking me to get the totals when the polls closed at 8 p.m. Inskip has two precincts voting in the same location and the totals are usually taken from the machines and posted on the front door.

The bathrooms inside the school were finally opened for the volunteers but they were told not to wear their campaign shirts, buttons, etc. so a few simply pulled their shirts high enough to cover the candidate's name when entering the building.

One election worker

explained why the mandatory 100 feet from the polling place, where volunteers cannot "electioneer," was longer than 100 feet at Inskip. He explained that the 100 feet from the poll entrance is the handicapped entrance, which would be the poll entry for the disabled. That has always set any campaign at Inskip School further from the polls than at most locations and with much less one-on-one contact with voters.

More yard signs arrived for candidates for U.S. Senate, U.S. House, and the various questions on the ballot. One supporter of "Vote Yes" on one drove two large poles in the ground and tied on what had to be the largest of the campaign signs. The "Vote No"

signs where there to, among the smaller signs.

With that exception the Gloria Johnson signs stood tall among the other signs and, no matter where they were on the fence or along the road, voters could not miss them.

A Food City "Vote Yes" for wine sales worker came for a couple hours with signs and tee-shirt and then left for another polling place.

Around noon the number of arriving voters picked up again but most of the voters were expected between 5 and 8 p.m. and that expectation was more than realized.

By 7 p.m. the Inskip gym was packed with voters. The line stretched from the registry desk completely around the gym

floor. About 250 people were waiting to vote and still more arriving.

Cars and trucks were parked anywhere you could imagine, from street side and grass to around the building by the trash dumpsters.

"I've never seen it like this, even in a Presidential election," one of the election officials said.

It was almost 9 p.m. when the final voter left the building and the officials ran the totals from the machines. Nine hundred and twenty-seven people had voted.

The heavy turnout and late returns held up the county vote count and led to a decision in one of the races, the defeat of incumbent State Representative Gloria Johnson.

It is seldom that a

neighborhood precinct vote matters so much in an election, but when the race is 50-50 even a few votes tip the balance. The heavy turnout in Inskip did just that.

Many of the voters that evening said they were there to vote on the state amendments, mostly the wine and abortion issues. Asked if they voted in the state representative or school board races some said they did not.

The final unofficial figures showed 897 votes on the "Wine" question, 874 in the state legislative race, and 764 in the school board race.

So, 133 voters were thirstier for wine in supermarkets than who would represent their district in the Knox County Board of Education.



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Our Neighborhoods

THE VETERANS IN OUR NEIGHBORHOODS

By Mike Steely
steelym@knoxfocus.com

Many of our veterans and their families lining up for the Veterans Day Parade tomorrow may know of the various services available to them in Knox County but many may not realize the sheer volume of services, agencies, and benefits available.

Surviving veterans and their families may choose from a variety of services, from Knox County and State agencies to the Veterans Administration. There's also veteran organizations, clubs, services for addiction, the homeless veterans, and information on VA loans.

Knox County Veterans Service Office

Maybe the best place for Knox County veterans to start would be the Veterans Service Office at 1000 North Central Street in the former Sears building. That is true especially for those veteran families who don't know the many benefits and services available or those families having difficulty with applying or receiving benefits.

Tom Humphries and Mark Lett are there to help. Services include helping veterans and their dependents in filing for service connected disability compensation, improved pension programs with housebound aid, health benefits enrollment, burial benefits, flags, headstones markers and military honors, replacement copies of discharge papers, military records and service medical records, GI Bill, Vocational Rehab and Education assistance, VA insurance programs, and final notice of disagreements and appeals for denied forms.

"We look at it as a chance to give back," Humphries told The Focus.

"Anything we can do to assist the veteran or spouse, with filing paper work, etc., it's definitely worthwhile," he said.

The service officers travel to senior citizens centers to provide one-on-one assistance, explain benefits, answer questions, and help with filings for benefits.

The Veterans Service Officers can be reached at 215-5645. The office will be closed Tuesday, November 11th, for Veterans Day.



PHOTO BY MIKE STEELY

U.S. Air Force veteran Eugene Wenzel, a resident at Ben Atchley State Veterans Home, is joined by Administrator Doug Ottinger. Wenzel met his wife of 60 years back in the 50s while he was stationed at McGee-Tyson airfield in Knoxville. After moving about the country they settled in Knoxville.

The Ben Atchley Veterans' Home

Eugene Wenzel, an elderly U. S. Air Force retiree came down the hall using his walker. Wenzel has been a resident at Ben Atchley State Veterans Home near Karns just off Cowards Mill Road and Byington-Solway Road for several years now. The elderly veteran is accompanied by Doug Ottinger, Administrator of the Tennessee State facility.

"He's our spokesman," Ottinger says in humor.

Ottinger says the facility was opened in 2007 and has 140 beds and, at the moment, a 5

bed vacancy. More than 500 veterans, spouses, and Gold Star parents have applied to get in the home and are maintained on a mailing list. When a vacancy occurs, the staff contacts applicants to find their status but at no time can more than 25% of the residents be non-vets.

Ottinger said that it's nice to be administrator of one of the three state veterans' homes because the residents get what they want, not just what they need. Administered by the Tennessee Sate Veteran's Home Board the two other facilities are in Murfreesboro and Humboldt with a new facility being built in Clarksville.

"About 95% of our residents

are referred from hospitals," the administrator explains. He added that while some vets pass away in the nursing home several also recover from falls or other injuries and return home.

"We are self sufficient," he says, explaining that Medicare, Medicaid, the VA, insurance and private pay covers the cost of residency.

Being a resident at Ben Atchley doesn't mean being bedridden. Ottinger says that they are taken to places like air shows, the aquarium, etc. They also go out to dine now and then and attend movies.

"We have a 5 Star Medicare Rating," he says.

"I've been in nursing home

administration for 28 years but my 4 ½ years here have been my proud est years," Ottinger says.

Getting on the list for the facility requires a few things: being entitled to medical treatment or other benefits from the VA, being a Tennessee resident or veteran born in Tennessee, having a Tennessee address or having an immediate family member who is a Tennessee resident.

Professional nursing care is available 24 hours a day. Daily activities are provided plus physical therapy, occupational and speech therapy and restorative care are provided.

"Proudly serving those who served" and "A Home for Heroes" is the pledge of the Ben Atchley State Veterans' Home.

Veterans and their family wanting more information can call the facility at 862-8100 or find them on the internet at www.tsvh.org.

Volunteers of America

The Knoxville office of Volunteers of America can help veterans with case management, job training and placement, and transportation services. They also offer referrals and links to other service providers.

The office offers the Homeless Veterans Reintegration Project and all services are open to veterans. Volunteers of America is located at 2821 East Magnolia Avenue and you can reach them at 546-4813 or 866-737-6744. The homeless program comes from a grant funded by the Department of Labor. A veteran with a notice of eviction can contact the office and get referrals to other programs, either helping with rent or finding another home.

The program focuses on very low income veteran households or single veterans who are homeless or face an immediate risk of homelessness. The Knoxville office serves Knox, Anderson, Blount, Campbell, Cocke, Claiborne, Grainger, Loudon, Sevier and Union Counties.

The Volunteers of America also offer the Homeless Female Veterans program and focus on female veterans with at least one dependent under the age of 18.

A DD 214 discharge paper and a VA medical card or retirement card is required. You can find out

Continue on page 2



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Serenity River Subdivision is a gated community on the River with new Carl Perry Custom-built homes. He has finished the featured beautiful model home (left) and another one of a kind craftsman cottage home featuring 4 bedrooms and master on the main will be completed soon!

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Our Neighborhoods THE VETERANS IN OUR NEIGHBORHOODS

Continued from page 1
more at www.voatn.org.

them at 336-2624 or find them on line at www.tnvhc.org.

National VA Information

The Veterans Crisis Line connects veterans in crisis and their family and friends to a toll-free hotline, online chat, or text message. The Department of Veterans Affairs responders hold all information confidential. The hotline number is 800-273-8244, extension 1. Text messages can be sent to 838255.

Confidential support is available 24 hours a day, 7 days a week, every day of the year. Support for deaf or hard of hearing is also available.

The Veterans Affairs National Call Center telephone number, for routine questions, is 800-827-1000.

VA Hospitals in our region

The Mountain Home VA Hospital in Johnson City is the area's primary medical center for veterans and the telephone number is 877-573-559. Locally the Knoxville Outpatient Clinic can be reached at 670-2360.

Regional Veterans Mental Health Council

The Knoxville Regional Veterans Mental Health Council has a mission to bridge the gap between veterans receiving mental health services and their families, the VA Mental Health professionals and support from service organizations. This allows information to flow both ways to develop methods of measuring a veteran's satisfaction and advocate needed changes. It reduces the stigma association with seeking and using mental health services.

The Mental Health Council is endorsed by but not part of the Department of Veterans Affairs. It is located at 8033 Ray Mears Boulevard, Knoxville, 37917. You can call

East Tennessee Veterans Treatment Court

The first of its kind in East Tennessee, the Veterans Treatment Court began in December 2013, becoming one of three such courts in the state. It is part of an emerging judicial effort designed to address the needs of veterans and is made up of veterans who volunteer as mentors.

The VTC coordinates with, via the U.S. Department of Veterans Affairs health care networks, the Veterans Benefits Administration, Vet Centers, Tennessee Department of Veterans Affairs, volunteer veteran mentors, Knox County Department of Veterans Affairs, and veteran's family support organizations.

The program combines treatment and accountability for veterans facing incarceration due to substance abuse or mental health issues.

Ross Hanaver is Director and can be reached at 659-6352 or RonH@KnoxDrugCourt.org. The office is at 900 East Hill Avenue, Suite 310, in Knoxville, 37915.

Veterans Outreach, Department of Labor

Jim Parker is the Veterans Outreach Specialist, Workforce Services here in Knoxville. He's with the State of Tennessee Department of Labor and Workforce Development and can be reached at 594-6908 or email James.Parker@tn.gov.

Other VA groups

There are many, many other organizations, clubs and groups serving the Knox County military veterans. Most of these can be found on the internet or by calling one of the county or state offices in this article.

BEP, School projects and a lobbyist

By Mike Steely
steelym@knoxfocus.com

Does Knox County get its fair share of the Basic Education Program (BEP) money that comes back from the state? Many don't feel it does and feel that Knox County is a "donor" community, getting back much less than it contributes.

Smaller populated counties currently receive a larger portion of their state tax money for use in their schools and larger populated counties, like Knox, get a much smaller percentage returned. The Knox County Commission may go on record for a revision of the BEP funding.

Next Monday's work session of the commission has an agenda item supporting the BEP revision.

The schools have been getting a lot of commission attention recently. On the work session agenda is also a discussion on a contract for \$1,122,040 with Custom Crafted Construction for renovations and additions to Mooreland Heights Elementary School.

Knox County Schools Maintenance and McGaha Electric Company may also be given \$500,000 for athletic lighting and electrical repairs, plus the school maintenance department is asking for \$300,000 to provide tennis court services for a contract with Baseline Sports, LLC.

The county commission is also being asked to authorize \$30 per hour to hire Knoxville City Policemen

Continue on page 4

Baptist Hospital redevelopment meeting Thursday

By Mike Steely
steelym@knoxfocus.com

The developers of the former Baptist Hospital site are requesting variances for a proposed 315-unit apartment complex as part of the Riverwalk at the Bridges complex. The project is expected to include a public riverwalk, plaza and a streetscape along Blount Avenue in South Knoxville.

Blanchard & Calhoun Commercial will be discussing their variance request and the progress of the redevelopment at a public meeting Thursday, November 13 at 6 p.m. at Flenniken's Landing's multi-purpose room. The South Knoxville Neighborhood and Business Coalition and the City of Knoxville Office of Redevelopment staff will

be hosting the event.

An update will be presented about the developer's master plan.

The 23-acre site of the former hospital is under demolition by JW Demolition, which has announced the demolition may take longer than expected and are now saying it should be completed sometime in January.

The \$160 million complex, when completed, will have 300 luxury apartments overlooking the river, 225 student housing suites, retail and office space. Some nearby homeowners have voiced concern that the retail businesses would not be located on the ground floor. Early 2017 is the estimated completion date.

The meeting is open to the public.

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'Mr. Speaker'

William Bankhead of Alabama

Pages from the Past



By Ray Hill
rayhill865@gmail.com

For decades, one of the most politically and socially prominent families in Alabama were the Bankheads. John H. Bankhead was both a Congressman and senator from Alabama; his children would all occupy important posts in the state. His son and namesake, John H. Bankhead, II would be a senator from Alabama; daughter, Marie, would become the head of the Alabama State Archives; and son, Will, would be elected to Congress and rise to become Speaker of the House. Granddaughter, Tallulah, would become an actress and infamous.

William Brockman Bankhead, named for his mother Tallulah Brockman's side of the family, was born on April 12, 1874. At the time of Will's birth, his father was a member of the Alabama legislature. Will was born on the Bankhead plantation and enjoyed a pleasant childhood. He attended the University of Alabama, as had his brother, John (whose roommate was future senator Kenneth D. McKellar of Tennessee). He went to Georgetown University where he earned his law degree. By 1898, Will Bankhead was the city attorney for Huntsville, Alabama. In 1900, Will married Adelaide Eugenia Sledge and the couple had two daughters, Eugenia and Tallulah. Tragedy was not far behind the births, as Mrs. Bankhead contracted blood poisoning and died in 1902. Left with two very young daughters, Will Bankhead suffered through the loss of his wife and his family members helped to raise his children. The Bankhead daughters were largely raised by their grandparents and spent considerable time with their Aunt Marie and her husband, Thomas Owen. Yet, both daughters, especially Tallulah, adored their father.

Will Bankhead had been elected to the Alabama legislature in 1900, the same year he married. He was reelected in 1902, but did not seek reelection, perhaps because of the death of his wife. Bankhead moved his family to Jasper, where he built an impressive brick home, which still stands today. Will was the

prosecutor for Jasper from 1910 until 1914, when he made his first race for Congress. Will was unsuccessful in his first Congressional campaign, but he ran for and won in 1916 in a newly redistricted seat. Will Bankhead would remain in Congress for the rest of his life.

Will Bankhead remarried in 1914, taking as his bride Florence McGuire. The new Mrs. Bankhead helped the future Speaker with his daughters, although the children did not see their father all that more frequently.

Bankhead came to Congress as Woodrow Wilson was reelected to a second term on the slogan, "He Kept Us Out of War". Wilson was especially popular in the South and although he had been governor of New Jersey, the president had been born in Virginia and many Southerners looked upon him as their own. Congressman Bankhead was strongly supportive of Wilson and his administration.

The Bankhead family's prestige received a blow in 1926 when John sought to be elected United States senator, but lost to lawyer Hugo Black. The Ku Klux Klan was reaching its peak of influence in Alabama that year and candidates supported by the KKK won both the governorship and the Senate seat. In fact, both Bibb Graves and Hugo Black, the winning candidates, were reputedly members of the Klan.

Alabama politics was turned on its head in 1928 when Al Smith, governor of New York, was nominated to run for president. Smith was dripping wet and an Irish Catholic, which set off a firestorm in much of the South. Congressman William Bankhead gave Smith a strong endorsement, but the political establishment in Alabama was stunned when Senator J. Thomas Heflin, a remarkably adept demagogue who raised the issue of the Pope ruling America through Smith in the White House. Heflin, an able and entertaining speaker, bolted the party to oppose Smith. Alabama had been a thoroughly Democratic state since Reconstruction, yet the political establishment had to work hard to keep the Yellowhammer State in the Democratic column. They were successful, but only just barely.

Heflin suffered for his political apostasy. Following the election, the State Democratic Committee changed the party rules requiring every nominee to be someone who had supported the ticket in 1928. Heflin, who faced reelection in 1930, was suddenly ineligible to seek the

prosecutor for Jasper from 1910 until 1914, when he made his first race for Congress. Will was unsuccessful in his first Congressional campaign, but he ran for and won in 1916 in a newly redistricted seat. Will Bankhead would remain in Congress for the rest of his life.



FROM THE AUTHOR'S PERSONAL COLLECTION.

Congressman and Mrs. William B. Bankhead attending the funeral of Speaker Joseph W. Byrns, 1936

Democratic nomination. John Bankhead was running for the Senate once again and Heflin had to run in the general election as a "Jeffersonian Democrat." John Bankhead, II was elected and joined brother Will in Washington, D. C.

Senator John Bankhead concentrated on agricultural matters as a member of the Senate and brother Will did the same, both of them intent on passing legislation that would aid the farmers of Alabama. Will sponsored the Bankhead Cotton Control Act, which was designed to help cotton farmers. Both Bankhead brothers were appalled when the United States Supreme Court struck down the Agricultural Adjustment Act as unconstitutional in 1936. The worst was yet to come, as a majority of Congress worried the Bankhead Act might also be deemed unconstitutional and repealed the law.

Far more pleasant for Will Bankhead was his own personal standing in Congress. Bankhead had been elected Majority Leader when Tennessee's Joseph W. Byrns had succeeded the late Henry T. Rainey as Speaker of the House in 1934. Bankhead faced seven other candidates for the Majority Leader's post, but Senator Joseph F. Guffey of Pennsylvania, the "boss" of the Democratic Party in that state, rounded up twenty-three Congressmen to support the future Speaker. With the pledge of support from the united Pennsylvania delegation, Will Bankhead was elected.

Bankhead did not remain Majority Leader long. Byrns died in early in the summer of 1936 and Will Bankhead became Speaker of the House.

As Speaker Bankhead assumed the rostrum, economic issues became less important than foreign policy matters. President Roosevelt, along with many other Americans, watched anxiously at events unfolding in Europe. There was powerful isolationist sentiment in Congress, as well as the rest of the country. Some of the most powerful members of Congress were staunch isolationists. Burton K. Wheeler, the progressive Democrat from Montana, had led the fight against FDR's plan to pack the Supreme Court and

was a fierce isolationist. So was David I. Walsh, the first Irish Catholic ever to be elected governor and senator from Massachusetts. Being of Irish descent, Walsh was wary of the British Empire. Worse still for internationalists, Walsh was the Chairman of the Senate's Naval Affairs Committee. Isolationism was not confined to one political party; some of the most senior Republican senators were profoundly against American involvement in European affairs. Senator Hiram W. Johnson of California and Senator William E. Borah of Idaho, both members of the Senate's Foreign Relations Committee, were isolationists.

Indiana Congressman Louis Ludlow, a Democrat, was promoting an amendment to the Constitution that would require a national referendum before the United States could go to war. Speaker Bankhead had to use all his political skills and powers of persuasion to stop the Ludlow amendment from passing the House of Representatives. Bankhead also opposed the Neutrality Act in 1937, promoted by isolationist members of Congress, as he believed it would impede America's abilities to navigate the currents of global policy, particularly with the increasing aggression of the German and Italian governments. Italy's Mussolini had invaded Ethiopia in 1935 and his troops, well equipped with modern weapons, and slaughtered thousands of Ethiopians armed with little more than spears. Hitler had annexed part of Czechoslovakia and all of Austria. The Munich summit between Hitler, Mussolini, Great Britain's Neville Chamberlain, and France's Edouard Daladier did not produce peace in our time; rather, it put off the inevitable. Hitler's appetite for additional territory was only momentarily appeased.

President Roosevelt summoned Congress back in special session in 1939 to consider amending the Neutrality Act to allow foreign governments to buy arms and supplies from the United States, if they had the cash to do so. Isolationists hotly fought the "cash and carry" provision of the bill, but Speaker Bankhead was able to pass

the amendment through the House.

The following year, Speaker Bankhead suffered perhaps the worst disappointment of his long political career. It was clear Vice President John Nance Garner would be dropped from the Democratic ticket and Bankhead wanted to succeed him. The 1940 Democratic National Convention was one of the more contentious gatherings of Democrats and FDR was playing a risky game, refusing to announce he wanted a third term and waiting to be "drafted" by his party. Democrats feared an election without FDR at the top of the ticket and sat bewildered when an announcement was read to the assemblage that seemed to indicate the president would not run again. Suddenly, a robust voice bellowed through the audio system, "WE WANT ROOSEVELT!" Chicago Mayor Edward Kelly had stationed his superintendent of sewers in the bowels of the convention hall and that loud voice repeated the chant, which was taken up by the delegates. Franklin Delano Roosevelt received his draft.

Bankhead was the keynote speaker at the 1940 Democratic National Convention and unlike so many of his brethren from the South, he was no spellbinder. In fact, his keynote address was somewhat dismal. One author went so far as to describe Bankhead's speech as "mind numbing."

Will Bankhead was hardly the only Democrat in the country who wanted to be vice president; there were a host of eager Democrats wanting to run. In fact, it seemed there was hardly anyone who didn't want to be vice president. When FDR announced his own choice as his running mate, Democrats were stunned. Roosevelt had selected Secretary of Agriculture Henry A. Wallace to run for vice president. Wallace had never once been elected to any office and had been a Republican most of his life. The convention was growing ugly and delegates loudly booed every mention of Wallace's name, causing Mrs. Wallace to burst into tears and plaintively ask, "Why are they booing my Henry?"

When Roosevelt made his choice of Henry A. Wallace known, most of the announced candidates for the vice presidential nomination dutifully withdrew their names. Will Bankhead, furious, refused to do so. The delegates were on the verge of rebellion and President Roosevelt, advised of the situation in Chicago, actually drafted a statement declining the presidential nomination. Roosevelt told one friend if the convention rejected Wallace, they could nominate someone else for president. Senator James F. Byrnes of South Carolina, one of the Roosevelt spokesmen, scurried about the convention floor angrily demanding, "Do you want a vice president, or do you want a president?"

The situation was so bad, FDR dispatched his wife, Eleanor, whose presence had precisely the effect the president had hoped. Mrs. Roosevelt's speech seems to calm the delegates, although Speaker Bankhead persisted with his own candidacy. Bankhead won the South, but little else and Henry A. Wallace was nominated.

Senator John Bankhead made the motion to make Wallace's nomination unanimous and while the Bankheads loyally supported the Democratic ticket, it was a bitter pill for them to swallow.

Will Bankhead was in precarious health and had been for some time. His vice presidential aspirations were not reasonable in light of his delicate health. For several years, Bankhead had been described as "sickly" by members of the national press. Bankhead had missed the opening of the 74th Congress when he had to be taken to Bethesda Naval Hospital, reportedly suffering from a heavy cold and indigestion. Tallulah Bankhead flew to her father's side and complained, "Daddy just won't take care of himself."

Bankhead had been ill so often during his time as Majority Leader, many of his responsibilities were handled by Congressman John J. O'Connor of New York, Chairman of the House Rules Committee. Congress had remained in session much of the summer of 1940 and the Washington heat and humidity had taken a toll on Will Bankhead.

The Speaker's ill health became readily apparent when Bankhead returned to Chicago, where he was to give a speech on behalf of the Roosevelt - Wallace ticket, which was to be carried over the radio. Bankhead was found unconscious in his hotel suite, his speech cancelled, and he was rushed back to Washington, D. C. The Speaker had suffered from a serious stomach hemorrhage.

Bankhead's daughter Tallulah frantically hurried to his side, but the Speaker slipped away before she could join him. Will Bankhead died September 15, 1940.

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PHOTO BY MIKE STEELY

The former Powell Airfield may eventually become a large Kroger Shopping Center but for now the project has been postponed as the company revises its plans, originally calling for completion in 2015.

Kroger complex in Powell postponed

By Mike Steely
steelym@knoxfocus.com

Kroger has asked for a postponement on its proposed store and shopping complex as the corporation changes its plans and redesigns the entry and exits at the site, located at the former airfield on Emory Road near Interstate 75.

Tom Brechko of the Metropolitan Planning Commission's Subdivision and Development Plan Review section told The Focus that Kroger gets an automatic postponement of its request while a traffic plan is conducted.

He said the original plans called for one entrance on Emory and one on Central Avenue Pike but the new plans call for two entrances from Emory. Originally, in 2013, Kroger

planned to open the shopping complex in 2015 but now plans will probably be delayed. The MPC approved the original plans, granted a PC-1 zoning and Kroger purchased the property.

There's some fill that will be needed there because part of the 18.7 acres is in the flood plain. When finally completed, according to the new proposal which includes some parking and circulation changes, the shopping center will increase about 15,000 square feet. Originally the plans called for an 83,351 Kroger Store and about 20,000 square feet of retail shops.

The airfield, long noted as a landmark in Powell, was built in 1951 by Norman Mayes and eventually offered airplane rides, charter

service, and pilot lessons. It has been closed for several years.

Kroger will probably revisit the MPC with an updated traffic study and request approval of the revised shopping complex plans. Brechko said the first postponement on the new plans is automatic but the MPC would need to approve a second postponement.

The MPC will also consider a request by the Arlington Baptist Church for its Meridian Assisted Living at Arlington Place. The facility is located at Lifespring Lane and McCampbell Drive and the church is asking to add 4 beds to the proposed facility without changing the master plan.

In this week's meeting, the planners will also take nominations for its officers for next year, consider

educational uses in three zones including shopping centers, and look at private clubs within general industrial zone districts.

They will take up amendments to ordinances regarding signs, pet services, two requests for street closures including part of Forest Avenue near the World's Fair Park, and review final subdivision plans for 24 locations. Those plans include the Greenway resubdivision of 7 lots west of Old Broadway on Tazewell Pike.

They will also look at 6 rezoning requests and 7 use-on-review requests.

The MPC's agenda review meeting is at 11:45 Tuesday and the regular meeting is at 1:30 Thursday in the main assembly room of the City-County Building.

BEP, School projects and a lobbyist

Cont. from page 2

to provide security at the public library and approve an agreement between the county and Volunteer Landing Marina for a boat slip lease.

Retail food store inspections and a contract for \$50,295 between the state and county will be discussed, with no local match required.

The \$4 million plus from the state for construction of the Knox County Regional Forensic Center is also on the agenda, as is the possible change of meeting times for the commission. The change, if passed, would move the regular meetings to 5 p.m., with the beer board meeting an hour earlier and the zoning part of the session beginning at 7 p.m. or immediately following the regular commission meeting.

Commissioner Amy Broyles wants to discuss hiring a lobbyist for the county to represent Knox County in Nashville. She's asking the county purchasing division to issue a request for proposals for lobbying services and the commission to vote on "the most responsive proposal."



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Cherokees survive gutsy effort by Gibbs to advance

One Seed South-Doyle Will Host Campbell County in Round 2

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

It took a while, but the 5th ranked South-Doyle Cherokee football team finally figured out a stubborn Gibbs team to advance on in the

TSSAA Class 5A playoffs on Friday. Four second half touchdowns erased a 7 point halftime deficit and proved to be the difference in the Cherokees 32-21 win.

That win certainly didn't come as easy as one might

expect a 1 seed to earn over an 8 seed, however. Gibbs' senior quarterback Preston Booth keyed an early lead for the Eagles, running the triple option to near perfection early on in this game. His 1-yard touchdown run at the 3:35 mark of the first quarter gave Gibbs a 6-0 lead, and sent a message that the Eagles were

serious about pulling an upset. The extra point was blocked by Harley Wheeler, however, keeping the score at 6-0.

South-Doyle quarterback Brody Rollins came right back on South-Doyle's next possession, however, and score on a nifty 52-yard run. Logan Mathis' point after gave the Cherokees

a 7-6 lead.

Gibbs answered on its next possession to regain the lead. Booth pitched the ball to fellow senior Brendon Wilson, and Wilson's speed got him to the edge and in to the end zone from 6 yards away. The Eagles went for two and made it work on a run by J.C. Valez, and Gibbs now had the lead

at 14-7 at the 9:59 mark of the second quarter, a lead that Gibbs would take to the locker room with them at the half.

South-Doyle had been punched in the mouth during that first half, and senior linebacker Wheeler took it upon himself to try to

Continue on page 3

Kuerschen's big plays propel Irish to next round

By Ken Lay

Catholic High School didn't play its best game Friday night.

But the Irish made the plays they had to make in a 24-17 win over Elizabethton in a Class 4A Playoff game at Blaine Stadium.

Sophomore Chase Kuerschen played the role of hero against the Cyclones and helped the Irish advance to face top-ranked Fulton on the road Friday night.

Catholic struggled all night but it was Kuerschen who had two big plays --- one on defense and another on offense --- to save the day.

Elizabethton hung around throughout the game and had a chance to tie the game at 17 late in the third quarter when Kuerschen intercepted a pass from the Cyclones' Caleb Armstrong at the Elizabethton 46-yard line.

He scored on the next play when he caught a touchdown pass from quarterback Zac Jancek to give the Irish a 24-10 lead with 1 minute, 52 seconds remaining in the period.

"I thought it was a run and I bit on the run," Kuerschen said of the interception. "He tried to throw it over me and I went up and got it."

The ensuing touchdown would be the eventual game-winner for the Irish, who surrendered nearly 400 yards of total offense to the Cyclone (8-3) and were flagged for 102 penalty yards.

Kuerschen is no stranger to making clutch plays and Catholic coach Steve Matthews was happy for his sophomore.

"He just continually makes big plays for us," Matthews said of Kuerschen. "He had a tough week

Continue on page 2



West High Coach Scott Cummings celebrates with his Rebels after a 46-0 win over Central in TSSAA first-round playoff action Friday night.

PHOTO BY WYNNE EMPSON

He's back!

Burch leads West past Central, 46-0

By Steve Williams

West High senior free safety Alex Burch had the flu and did not play in the Rebels' final regular season game at Lenoir City, but he made up for it in the opening round of the TSSAA Class 5A playoffs Friday night.

As far as making big plays, he had the

best game of his life.

Burch blocked two punts, returned an interception 64 yards for a touchdown, forced a fumble that led to a TD and recovered another fumble in the Rebels' 46-0 win over Central at Bill Wilson Field.

Continue on page 2

PREP FOOTBALL

PLAYOFF WRAPUP

It's on to Round 2 for CAK, six other Knox teams

By Steve Williams

Christian Academy of Knoxville took its air show to Afton last week and will have it on display in Pigeon Forge this Friday night.

Sophomore quarterback Cole Smith passed for 383 yards as the No. 7 seeded Warriors moved past No. 2 seeded Chuckey-Dokak 42-6 in TSSAA Class 3A first-round action.

"I was very pleased with how our guys played on both sides of the ball," said CAK Coach Rusty Bradley. "Cole led the offense with four TD passes, three to Philip Nichols."

"Our guys handled traveling and playing in a tough environment very well."

Bradley's team could become known as the Road Warriors, if they continue to advance on the Road to the BlueCross Bowl in Cookeville.

"Pigeon Forge looks to be very athletic and they run very well," said Coach Bradley. "We will have to play at a high level to win."

The Tigers (8-3) clawed West Greene 49-6 in their playoff opener.

CAK improved to 6-5 with its win over the Black Knights.

STEP TWO: Six other teams from Knox County will be trying to survive and advance in second-round play this Friday.

In Class 5A, South-Doyle (11-0) will host Campbell County (9-2),

Continue on page 3



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Joshua Dobbs puts Tennessee offense back in orbit

Houston, We no longer have a problem.

Joshua Dobbs, University of Tennessee sophomore quarterback and aerospace engineering major, has the football team's offense out of the black hole and orbiting again.

It simply took a dual-threat QB like Dobbs to make Coach Butch Jones' zone-read offense work. It's a shame it took an injury to Justin Worley for Dobbs to get that opportunity.

Dobbs' outstanding play has recharged Tennessee's season, brightened the program's future and invigorated Vol Nation.

Fans have honored Dobbs with a nickname – "Astro."



By Steve Williams

He seems to like the moniker and said he's "had fun" with it, although he added, "My name is just fine."

The word astro pertains to stars and space activities. Maybe the young man from Alpharetta, Ga., will become an astronaut in the future.

Dobbs was over halfway through a red-shirt season when Worley suffered a shoulder injury as he was sacked late in the game at Ole Miss, leaving Tennessee with only two healthy scholarship quarterbacks.

Backup Nathan Peterman got the start against Alabama and played two series. Dobbs was given the controls on the Vols' third possession and hasn't let go.

The Crimson Tide got off to a fast start and built a 27-0 lead. Dobbs led the Vols to 17 unanswered points, taking a big enough chunk out of the Alabama lead to make Nick Saban and Lane Kiffin a little uncomfortable.

Dobbs looked good, so good that many fans were wondering why he had been on the sidelines for seven games.

Joshua Jetson was effective as a passer and runner. He played with the poise of a veteran.

The Tide pulled out a 34-20 win. I was among those who wondered what might have happened had Dobbs started.

Joshua didn't give UT fans a win, but he gave them hope.

The victory would come the next week, a 45-42

come-from-behind overtime win at South Carolina that left the ol' ball coach speechless.

Dobbs played so well he was named the SEC Offensive Player of the Week and Athlon Sports' National Player of the Week. His 166 yards rushing was the most ever by a Tennessee quarterback. He threw for 301 yards and two touchdowns and ran for three other TDs.

Most importantly, he made the zone-read attack click. Others around him – linemen, running backs and receivers – played better, simply because Dobbs' dual threat kept the opposing defense honest. As the offense sustained longer drives, the Vols' defense also benefited by getting more rest..

Following the win at South

Carolina, a SEC TV Network sideline reporter began her post-game interview with Dobbs by saying, "You just single-handily won this game..."

I was waiting to hear Dobbs' reply. His first five words spoke volumes.

"It was a team effort," began Dobbs respectfully.

The young man has it all, including leadership qualities and modesty.

It was disappointing to see Worley injured, but it wasn't surprising. He had been a warrior for the Vols all season, absorbing one sack after another as he tried to run Jones' zone-read offense, even though he was a better fit for a drop back, pro-style attack.

With an inexperienced line struggling to protect him, there had been speculation throughout

the season that Worley, who isn't nearly as mobile as Joshua, would probably be injured eventually.

Dobbs was Tennessee's starting quarterback as a true freshman in its last five games in 2013. He reportedly turned in the top performance by a quarterback in the Orange and White game last spring. Since then, there have been conflicting reports on how Dobbs, who has gained 27 pounds since last season, performed in preseason camp and practices.

There's no debate, however, on how "Astro" has performed in his return as the Vols' starting quarterback. Like a shooting star streaking across the sky, he's put on quite a show.

He's back! Burch leads West past Central, 46-0

Cont. from page 1

"We only had 27 offensive snaps the whole game," said West Coach Scott Cummings, "so we're not going to have a lot of stats. But that's okay when the defense scores twice and Alex Burch blocks two punts. We'll take that every time."

West (10-1) will host Tennessee High (8-3) in second-round action this Friday night at 7. The Vikings of Bristol eliminated Anderson County 41-24.

Tommy Pridemore got West's first defensive score, jumping the route for an interception on Central's opening possession and hauling it back 30 yards.

A third-down sack by Tyler Jones forced the Bobcats to punt on their second series and that's when The Alex Burch Show began.

"The gap was open and the punter was in close, so I was able to get there," said Burch, explaining his first block. "I took a different gap later on the second one."

The Rebels capitalized on the short field when quarterback Seth Marshall scored on a draw play on 4th-and-10 from the 27. Joe Hannah's PAT kick made it 13-0 with 3:22 showing in the first quarter.

After a 16-yard punt, West again had good field position and Nathan Cottrell tipped a pass from Marshall a couple of times before reeling it in for a 39-yard TD play, giving the Rebels a 20-0 first-quarter lead.

"We made a lot of mistakes early," said first-year Central head coach Bryson Rosser. "You can't allow a team like that to get off to a good start."

"I told the team heading into the game, we had to withstand their first-quarter start. We weren't able to do that."

A 19-yard punt by Central led to another short field for West at the start of the second quarter and Marshall zigzagged through traffic on a 12-yard touchdown run.

West finally made a mistake and muffed a punt. Komotei Koffie recovered for the Bobcats at the West 37. A 9-yard pass from Aaron Kirby to Cedric Washington gave Central a first down at the 26. But an illegal shift wiped out a 10-yard run by Jadarius Sackie and the Bobcats couldn't get any closer.

Shawn Highfill's fumble recovery, after Burch stripped the ball loose, set up West's final score of the first half – a 32-yard run by Cottrell, who cut off Umar Tate's down-field block to get into the end zone.

West rushed for 122 yards in the first half on just 12 carries and passed for 43 yards on three completions. Central's Kirby completed 9 of 21 attempts for 80 yards prior to intermission, but the Bobcats could net only 19 yards rushing on 17 tries.

Burch's long interception return came after a deflection by Max Bacon and gave West a 39-0 lead to start the mercy-rule running clock with 10:04 to go in the third quarter.

Burch, a Rebel captain, recovered a Central fumble on the ensuing kickoff and blocked his second punt on the Bobcats' next possession.

Desmond Thompson, breaking tackles, added a 41-yard touchdown run with 4:44 remaining in the

Veteran coach 'looking forward to working' at Powell

By Ken Lay

Powell Middle School boys basketball coach Darin Courtney will soon kick his 13th season as coach into high gear. He's eager to begin the season as one of the Knox County Middle School Basketball Conference's veteran coaches.

"I feel good about the personnel we have and I excited to coach this group of players," Courtney said. "We've been fortunate to have good kids here and this is a good group."

"They have a team GPA of 3.6 and basketball is important to them."

Expectations are, as always, are high and Courtney wouldn't have it any other way.

"It's a deep league and

there's usually five or six really strong teams," Courtney said. "This year, I think there may be between eight and 12."

"We realize how hard that we're going to have to play every night. I like these kids and I'm really looking forward to working with them every day after school. We're in position to be a better team in February than we are now and we came on strong at the end of the season last year."

The Panthers went 11-10 last season and they'll face a pair of tough games to open the local portion of the schedule. First on the slate is a non-league game with rival Halls at home on Thursday, Nov. 13. Powell then opens KCMSBC play

on the road against defending county and James A. Ivey Jr. Memorial Tournament champion Northwest on Nov. 17.

Powell will find out early where it stands with the games against the Demons and the Rangers and Courtney said that his team is eager to compete.

"We've been fortunate to have some gritty kids," he said. "These kids are typical Powell boys and they're going to be gutsy and there's an expectation when you play for the community of Powell that you play hard."

The Panthers have five returners from last year's squad. Three of those veterans made significant contributions last season.

The returners include: Matt Grim (eighth grade, forward); Jonah Miller (eighth grade, forward); Desmond Billingsley (eighth grade, guard); Riley Bryant (eighth grade, point guard) and Jake Majors (eighth grade, guard).

The veterans are joined by eighth-grade newcomers Mason King (forward); Blake Rouhuss (center); Zach Johnson (center); Jackson Young (guard); Dalton Coleman (point guard) and Hayden Epperson (guard/forward).

Powell also has a trio of seventh graders who have joined the program in Tyler Kircess, Eli Owens and Cameron Ward.

Inexperienced Beavers look 'to get after it'

By Ken Lay

Karns Middle School boys basketball coach Lynn Allen isn't quite sure what to expect when his Beavers embark on the upcoming Knox County Middle School Basketball season.

But the Karns Middle School fifth-year coach knows one thing about his young team.

"I know that were going to compete and I know that we're going to play hard," Allen said. "We're going to get after it."

"We're going to work hard and represent our school and represent the Lord the best we can and we're going make these men the best young men they can be."

Karns, which went 20-5 last

season, opens the 2014-15 campaign at Robertsville in Oak Ridge on Thursday before hosting rival Faragut in an in-school game in the conference opener on Monday, Nov. 17.

The Beavers have four returners in the program, including one who saw significant playing time last year in guard Cartez Campbell.

The other returners include: Luke DeFur (eighth grade, forward); Bryce Jenkins (eighth grade, guard); and Cade Huff (eighth grade, guard).

Allen knows that things won't be easy for his team --- especially early as the Beavers face inexperience and lack of depth.

"We're older but this is the most inexperienced team that we've had since my first year here," Allen said. "We're not very deep at all."

"We're not young but we're inexperienced. I have one returner who played last year because I had so many eighth graders."

If Karns is to enjoy the success that it had last season, it must rely on a bevy of talented newcomers. The middle school rookies include: Michael Culpepper (eighth grade, guard); Logan Crawford (eighth grade, forward); Cam Fisher (eighth grade, forward); Carson Lavendar (eighth grade, guard); Lukas Cook (seventh grade, guard); Allan Sumner (seventh grade, guard) and Tommy Sweat (sixth grade, forward).

Allen said that his team must get contributions from younger players.

"Our underclassmen are going to play," he said.

Kuerschen's big plays propel Irish to next round

Cont. from page 1

against Alcoa (in Catholic's only loss of the season) so I was happy to see him bounce back this week.

"He's a great kid and he has a great family. I'm happy that he's here."

Kuerschen might have to of the biggest plays of the playoffs for the Irish but Catholic's defense had to make one final stop to put the game away inside the final minute of the fourth stanza.

And junior linebacker stepped up to intercept another Armstrong pass at the Catholic 16-yard line with 32 seconds to play and the turnover thwarted another potential game-tying score. It spelled defeat and the end of the 2014 campaign for

Elizabethton.

Catholic (10-1) might've ultimately survived and advanced but the Cyclones had their chances.

Elizabethton took the game's opening possession and drove 68 yards on 15 plays before a goal-line stand by the Irish stopped Cyclones' running back Ethan Thomas at the 1-foot line.

The Irish fumbled on their first possession and Elizabethton's Jeremiah Turner recovered at the Catholic 17.

The Cyclones took a 3-0 lead when Logan Birchfield kicked a 32-yard field goal with just over three minutes remaining in the first quarter.

The Irish would answer before first quarter's end

when Logan Lacey scored on a 2-yard run. Kicker Alex Jones added the extra point to give the home team a 7-3 lead with 1:35 to go in the frame.

Catholic would extend its lead to 10-3 when Jones kicked a 25-yard field goal midway through the second quarter.

The Irish would extend their advantage to 17-3 later in the quarter when Amari Rodgers on a 69-yard scoring strike.

Armstrong's 1-yard plunge pulled the Cyclones to within 17-10 in the waning seconds of the first half.

Kuerschen's heroics dominated the third quarter and gave the Irish a 24-10 lead.

"Chase was clutch and he was really big on those two plays," Jancek said. "We were really struggling on offense and defense and then Chase made those big plays."

The Cyclones made things interesting in the fourth quarter. Armstrong threw a 23-yard pass to Turner midway through the fourth quarter before his final rally was ended by Fortune's late interception.

Catholic will travel to Fulton Friday for a rematch of last season's State Semifinal game.

The Falcons (11-0) beat Scott County in the first round and have only been tested once this season.



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Fulton Relies on Special Teams, Defense in Win

By David Klein

The Scott High Highlanders ran into a flock of Falcon scavengers Friday night at Fulton in the first round of the Class 4A playoffs. The Falcons took two punt returns, a kickoff return, and an interception return for touchdowns on their way to a 55-0 win. With the win, the nationally ranked Falcons have won 32 straight games and 11 straight playoff games.

Scott had minus eight yards of total offense in the first half while Fulton managed 147 yards of offense but did not have the ball much, taking advantage of great field position provided by their hard-hitting defense which

forced three first-half turnovers. Kentel Williams got the Falcon scoring going with a 15-yard touchdown run. Zach Winston scored the Falcons' second touchdown as he took a pitch around the right end for a 21-yard touchdown run and a 14-0 lead.

Moments later, Fulton got its return touchdown game going. De'Ontay Tate intercepted a Kaleb Byrge pass and returned it 15 yards for a touchdown as the Falcons led 21-0 to end the first quarter.

Forcing a Highlander three-and-out, Kentel Williams took a punt return 41 yards for a touchdown and a 28-0 lead. "On special teams we just go out there

and play hard cause Coach Hunt (special teams coach) is gonna get on us if we don't," Williams said.

While Scott could not get anything going offensively, Fulton tacked on two more first-half touchdowns. Williams ran for a 7-yard touchdown, his third touchdown of the game, and K.J. Roper hauled in a 29-yard touchdown pass for a 42-0 Falcon halftime lead.

Continuing the theme of touchdown returns, Tate returned the opening second-half kickoff 86 yards for a touchdown for a 49-0 lead. After stopping the Highlanders on a three-and-out, the Falcons' Domonique Williams took

the punt 62 yards for a touchdown and the final points of the ballgame.

Fulton did not run a single offensive play in the third quarter. For the game, the Falcons recorded 154 yards of offense on just 27 plays, seven yards of offense in the second half. However, the Falcons' special teams' play was the story of the game.

"We work our tails off on special teams," Fulton Head Coach Rob Black said. "We feel like if we can win special teams and either one or the other (offense or defense) every Friday night, we're gonna have a good chance to win."

Emphasizing the play of his

defense, Black said, "Tonight again, was a stellar performance. You're talking about a Scott County team that has put some points up this year and won some good football games against some pretty good teams. That says a little bit something about your defense right there, when they're throwing a shutout on a team like that in the first round playoffs."

Fulton hosts Catholic next week at home in the second round of the 4A playoffs. Fulton defeated the Irish in the State Semifinals last year 41-34 as they went on to win their second straight state title.



PHOTO BY JAMES SPEARS

South-Doyle linebacker Grayson Riffe makes a tackle on the Gibbs ball carrier in the Cherokee's 32-21 first round playoff victory on Friday night.

Cherokees survive gutsy effort by Gibbs to advance

Cont. from page 1

get his team mates' attention during the break.

"They came to hit," Wheeler told me. "We knew they were going to come and play from watching film of their games against Oak Ridge and some other good teams. They popped us in the mouth the first half, but we came back and popped them in the mouth the second. I just told my team that we have worked so hard from the pre-season up until now, and we weren't going to let the season end. I told the guys that there was no way we were going to lose this game."

Wheeler's Cherokee team mates apparently took his words to heart in the second half.

After holding Gibbs to a 3 and out for the first time in the game on the Eagles opening second half drive, South-Doyle would score on its first two possessions of the half, and then add two more scores in the 4th quarter to put some distance between themselves and the upstart Eagles.

The first score game on another Rollins run, this time from 33 yards out up the middle. Mathis' kick knotted the score at 14 with 7:45 to go in the third.

Then after another quick stop by the Cherokee defense Rollins and his offense struck quickly once again. Rollins dropped back to pass, and found fellow senior wide receiver Shoan Labeoux behind the Gibbs secondary. Lebeoux hauled in the pass and scored on the 52-yard long range hook up. The point after kick was blocked, and the lead was 20-14 Cherokees.

South-Doyle added to the lead with 6:44 to go in the 4th when Joc Bruce exploded in to the end zone on a 4-yard run. The Cherokees

went for 2, but came up short and the lead was now 26-14.

Pinned deep in its own territory and down two scores late in the game, Gibbs went for it on 4th down, but Booth's pass was intercepted by senior linebacker Tomas Williams. Williams returned the pick to the 12-yard line and on the first offensive play Malik Lundy's burst up the gut found the end zone. Mathis' point after was pulled left, but the Cherokees had a three score lead at 32-14.

Gibbs tried to make it interesting when Booth scored his second touchdown of the night on a 12-yard run with 1:11 to go in the game, but after Brad Hawkins' kick, the final points of the night had been scored.

Gibbs tried an onside kick, but the Cherokees recovered, killing the clock and sealing the 32-21 first round playoff victory.

Cherokee head coach Clark Duncan wasn't surprised at the terrific effort his team got from the 8th seeded Gibbs squad.

"We knew they were a really good football team and that their scheme was good," Duncan explained. "We had a pretty good idea that they would come and grind at us and try to wear us down. We had some trouble adjusting in the first half, but our defensive coaches made some adjustments and we came back out in the second half and got the ball back quickly and went and score twice quickly. That was the difference in the football game."

Rollins, who has been rock solid all season long from his quarterback position, struggled against the Eagle defense in the first half as he turned the ball over twice. Duncan had faith that Rollins would

get things worked out and come back and have a big second half, and the coach was proved correct.

"We have all of the faith in the world in Brody, and we all make mistakes at times," Duncan said. "But we knew he would come back and make plays for us in the second half, and that's exactly what he did. The bottom line was that our players made the plays when we had to have them, and because we did we are going to play next week."

And while he was obviously disappointed, Gibbs coach Brad Conley raved about this group of Eagles.

"I am extremely proud of my team," Conley told me. "It's a group that collectively is one of my favorites ever. Their work ethic, their commitment to each other and their commitment to their school is just incredible. They have been a joy to coach."

Neither offense was able to put up big numbers. Gibbs actually outgained the Cherokees, 266 yards to 252. All of Gibbs yardage came on the ground.

Gibbs had 17 first downs, to South-Doyle's 12, and converted on 8 of its 15 third down opportunities to just 1 of 5 for the Cherokees.

The Eagles more than doubled South-Doyle's time of possession, keeping the football for 33 of the 48 minutes of game time.

Gibbs ran 66 offensive plays to just 36 for the

home standing Cherokee offense.

Individually, Rollins was the ground leader for South-Doyle, carrying the football 8 times for a net 105 yards and 2 touchdowns.

Bruce had 11 rushes for 53 yards, while Lundy carried the football 7 times for a net 37. Each scored a touchdown on the ground.

Rollins was 4 of 7 passing, good for 64 yards and a touchdown. He was intercepted twice. Two of his completions went to Labeoux, good for 59 yards.

Gibbs had two players exceed the 100-yard mark in rushing. Booth kept the football 29 times out of the option offense, netting 105 yards. Wilson's 21 carries went for 102.

Gibbs closes out its season with a record of 5-6.

South-Doyle improves to 11-0 on the year, and will host the Cougars of Campbell County on Friday in the second round. Campbell County won a thriller on Friday at home, scoring with 1:30 left to beat Morristown West 26-25.

The Campbell County at South-Doyle game will be broadcast live on radio station AM 620 WRJZ, with the streaming linked from www.southdoylefootball.net. I'll have the play by play call, and will be joined by color commentator Kyle Blackburn and sideline reporter Drew Wolfenbarger. Air time is 6:30 p.m. on Friday.

It's on to Round 2 for CAK, six other Knox teams

Cont. from page 1

while West (10-1) entertains Tennessee High (8-3).

Catholic (10-1) returns to Fulton (11-0) for a Class 4A showdown.

Grace Christian Academy (8-3) will travel to Hampton (9-1) in Class 2A.

Webb School, after a first-round bye, will be at home against Davidson County (5-6) in a Division II-A quarterfinal contest. The No. 1 seed Spartans are 7-3.

All playoff games kick off at 7.

through Nov. 1, Maryville has taken over the top spot with a 151.42 rating. The top 5 also includes Ensworth at 151.37, Brentwood Academy at 149.46, Murfreesboro Oakland at 149.16 and Fulton at 147.21.

The Falcons are the state's top-rated Class 4A team.

West, with a 144.10 rating, is No. 1 in the state in Class 5A and No. 8 overall.

Knoxville Catholic is No. 2 in Class 4A with a 137.69 rating and No. 12 overall.

REMATCH: Catholic gave Fulton all it wanted last year before bowing to the Falcons 41-34 in the Class 4A state semifinals at Bob Black Field.

"It was a knock-down, drag-out game last year," recalled Falcons Coach Rob Black. "We have a ton of respect for Catholic. They're strong up front."

RAM TOUGH: Grace Christian held off Meigs County 35-23 in its Class 2A playoff opener.

Hardin Valley Academy made a good showing at Sevier County but bowed to the Smoky Bears 28-20 in Class 6A.

Carter saw its season end with a 42-3 setback at highly regarded Greenville in Class 4A.

FALCONS FALL: The Fulton Falcons have dropped from the top perch to No. 5 in the state, counting all classifications, in Sonny Moore's Computer Power Ratings for Tennessee high school football.

Based on games played

SCARY GOOD: Carter Coach Jeff McMillian wasn't surprised D.J. Campbell made the game-winning play – an 81-yard fumble return – for Fulton in its 18-12 win over his upset-minded Hornets on Halloween night. Campbell scooped it up and took it to the haunted house.

"D.J. has done that ever since he's been there," said McMillian, who was defensive coordinator at Fulton before becoming Carter's head coach. "I enjoyed coaching him for three years. He's just a playmaker."

At 6-foot, 277 pounds, Campbell, who plays fullback, running back and linebacker, also is a load to bring down when carrying the football.

"He is," said McMillian. "I can't believe he hasn't gotten any offers yet that I know of, but he's gong to make somebody a good football player."

"They can let him run it or let him lead block. A 270-pound blocker is hard to deal with, too."

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Lady Devils eye return to region tournament

By Ken Lay

The Halls High School girls basketball team will soon open the 2014-15 season and expectations are high after the Lady Devils posted a runner-up finish in the District 3-AAA Tournament last year.

"We have a good nucleus back and our goal is to finish in the top two again," said sixth-year head coach Randy Moore. "We'll see if we can get back to the region tournament and maybe go a little further."

Halls has five key returners back from last year's squad, which went 17-13 in finished second to

Powell in the district tournament and regular-season standings.

Top returners, according to Moore, include: Katelyn Cantrell (senior, center); Daniele Beeler (senior, guard); Taylor Moon (junior, guard); Harper Cherry (sophomore, guard); Rachel Drumheller (sophomore, guard) and Daniella Jones (senior, forward/center).

In addition to the returners, the Lady Devils have a pair of key newcomers who will join the fray and look to make an impact in Hannah Withrow and Kaley Capps. Withrow is a junior post player, who transferred from Polk

County. Capps is a sophomore guard, who transferred from Webb.

Moore said that he expects his team to feature a balanced scoring attack this season.

"I think we'll have balance with our guards and post players," he said. "We can score from both inside and outside and we have experience."

Shooting consistency is a chief concern for the Lady Devils, who will open the 2014-15 campaign at home against Cumberland County on Monday, Nov. 17.

"We'll have to work on shooting consistency," Moore said.

'Different' Halls team looks to return to regionals

By Ken Lay

Halls High School's boys basketball team had its best season in recent memory last year. The Red Devils reached the District 3-AAA Championship game and made the Region 2-AAA Semifinals.

Halls lost eight seniors, including four seniors from the squad that went 23-11 in 2013-14 and coach Randy Moore is hoping for another deep postseason run this season.

"Any time you get a taste of that you taste that [district] championship game, you always want to get back," said Moore, who will soon begin his seventh season as the Halls coach. "We've got guys who are physical."

"I don't think we can get to the rim quite as well as we did last year but I think we're more physical than we were last year."

The Red Devils were plagued by lack of size last season and Moore said that his team will be small again this year.

"We're not very big again this year but I think we'll hustle. I think we'll play hard and be fun to watch," Moore said. "Collectively, we'll have to work on our outside shooting because we're not very big."

Halls, despite losing eight seniors, will be a veteran squad this year.

Top returners include: Braxton Moore (senior, guard); Colby Jones (senior, guard); Brent Berry (senior, guard); Parker Keith (senior, forward) and Blake Lawson (senior, center).

While coach Moore has high hopes for the upcoming campaign, he said that his team will have a different look this year.

"We'll have to step up and play to our strengths this year," he said. "We have bodies but we'll be a different team than we were last year."

Coach Moore is hoping for a return to the district's grand stage but said he's at least looking for his squad to reach the district semifinals and make the region tournament.

"We would like to be in the top two this year but we'd like to finish in the top four and make it back to the region tournament," he said. "Once you get there, anything can happen."

The Red Devils will open their season at home against Cumberland County on Monday, Nov. 17.

Shutout win nets second title for Catholic

By Ken Lay

Catholic High School's girls soccer team concluded the 2014 on top.

The Lady Irish concluded the campaign recently by winning their second consecutive Class A/AA State Championship. Catholic won the title in impressive fashion as it shut out Notre Dame 4-0 on Saturday, Nov. 1 at the Richard Siegel Soccer Complex in a battle of Lady Irish.

For Catholic, it was a fitting end to a 2014 season that saw it sweep through regular-season play in District 4-A/AA, win the district tournament and Region 2-A/AA Tournaments with victories over Cedar Bluff rival Christian Academy of Knoxville. Catholic beat the Lady Warriors in 2013 to claim its first-ever State Championship in 2013.

In the 2014 title match the Lady Irish (18-5-1) got a hat trick from senior forward Ashley Hickman, a University of Cincinnati commitment. Hickman, one of Knox County's prolific snipers, scored two of her goals in an eight-minute span and added another midway through the second half.

Junior Camille Mancini gave the Lady Irish a 1-0 lead in the 12th minute. It was Mancini who enabled Catholic to advance to the title match as she ended a marathon semifinal game with a goal against Chattanooga Christian in a penalty kicks shootout.

The semifinal match finished regulation and overtime in a 0-0 tie before Mancini marker gave the Lady Irish a 10-9 win in the shootout on Thursday, Oct. 30.

Hickman extended the Lady Irish's advantage to 2-0 with her first marker in the 16th minute of the title match. Hickman's second tally of the game came in the 24th minute and gave Knox County's Lady Irish the 3-0 lead they enjoyed at halftime.

The final goal of Hickman's stellar high school career came in the 62nd minute.

Catholic goalkeeper Colleen Baker made nine saves against Notre Dame.

The Lady Irish opened tournament play with a 6-0 quarterfinal victory over Chester County on Wednesday, Oct. 29.

In that match, Mancini scored twice while Hickman, Natalie Hermes and Sarah Rouse each scored single goals. The Lady Irish also benefitted from an own goal which set the tone for the match.



The Knoxville Catholic Lady Fighting Irish

Back to Back! Catholic Girls win 2nd Straight State Title

By Alex Norman

It was a chilly afternoon in Murfreesboro, but the Knoxville Catholic Lady Fighting Irish burned up the main field of the Richard Siegel Soccer Complex.

In a contest in which they were rarely challenged, Catholic (19-6) beat Notre Dame 4-0 to capture their second straight Class A-AA Championship in Saturday, November 1.

"I feel like we had the climax in this game, you know? So it is everything that we worked led up to this moment," said Catholic junior forward Camille Mancini. "We had a rough start to the season. I think we played the best we have all season in this game."

The Lady Fighting Irish nearly missed out on the opportunity to defend their state championship. Following an easy 6-0 victory over Chester County in the quarterfinals, Catholic took on Chattanooga Christian in

the semifinals. Despite registering 15 shots on goal and giving up only one shot on goal, Catholic couldn't score through 80 minutes of regulation and 30 minutes of overtime.

The game and a berth in the state finals would be decided by penalty kicks.

It took 12 rounds to decide a winner, and Mancini's kick gave Catholic a 10-9 victory in penalties.

"That affected us a lot," said Catholic senior forward Ashley Hickman. "We had been in PK's before but not in a state championship or something that mattered a lot. So us having to go through overtime and sudden death and 12 PK's and a three hour game... I feel like that defined us for this (championship) game."

"I think it made us bond," added Mancini. "That made it feel like a state win in itself."

Catholic got a day of much needed rest before taking on

the Notre Dame Lady Irish in the A-AA championship contest, and there was no fatigue problem whatsoever for Catholic. Mancini ripped a shot into the net 12 minutes in to give Catholic a 1-0 lead. There was initial confusion as the ball actually found a hole in the netting and ended up along a fence bordering the field. But the referee saw the play perfectly and correctly called the goal good.

Hickman scored the game's next two goals, and Catholic took a 3-0 lead into halftime.

Midway through the second half Hickman picked up the hat trick with a blast into the near corner and the route was 4-0 complete.

"We made some mistakes the other night and I put a lot of pressure on them over the last day of rest about winning the game in the first half," said Catholic head coach Mark Leader. "What we did a couple of nights ago... we let the other team get in the

game and we should never have done that, which almost cost us our state tournament but today we were prepared and we put so much pressure on them in the first few minutes and once we scored those few goals I knew it was a matter of running the clock out and we were done."

Hickman's soccer days are not complete. She will play at the University of Cincinnati next year.

"I will miss her a lot," said Leader. "She is a very special young lady and she's got an extremely strong left foot, and she's a good part of this team and has been for the last three years that she has been with me. I will certainly miss her."

As for the possibility of a Catholic three-peat in 2015?

"We lost eight seniors last year and this year we lost seven, said Leader. "But we'll be back."

Bruins ready to 'get after it' this season

By Ken Lay

The 2014-15 Knox County Middle School Basketball Conference season has tipped off for several area boys teams including the Bearden Bruins.

The Bruins have split their first two games and veteran coach Ben Zorio has high hopes for the new season even though he's not quite sure what to expect during the campaign.

"We do return experience," Zorio said. "We're

not the biggest team in the world but we have athleticism and we have some versatile players who can play different positions.

"I like this team and I like their attitude. We just have to get better every day. I know that the league will be solid and I know that [defending Knox County Champion] Northwest has almost all of their players back. I know that Northwest is loaded and I'd

say that 75 percent of their output is back."

Like the Rangers, Bearden's team returns a bevy of talented players. The Bruins, who went 8-13 last season and finished 5-8 in the league, have seven returners back (including one starter).

Eighth-grade point guard Thomas Harper will play his third season for the Bruins and was a member of Bearden's 2013 Championship Team.

Other returners include: Demarcus Nelson (eighth grade, forward); Jalyne Hickman (eighth grade, guard); Zander Pritt (eighth grade, forward); Allan Biven (eighth grade, guard); Condredge Hol-loway (eighth grade, center) and Cedarius Bost (eighth grade, guard).

That savvy core is joined by newcomers looking to make an impact. Those players are: Davis Elder (eighth grade, forward); Tyler Woullard

(eighth grade, center); Baker Whitfield (seventh grade, center); Grant Tierney (seventh grade, guard) and Keyontrie Dalton (seventh grade, forward).

Bearden opened the campaign recently at the Eagleton Tournament and dropped a close game to Alcoa. The Bruins (1-1) then routed Jacksboro. They played four more tournament games last week and will host Webb in their home opener on Thursday,

Nov. 13 at 5:30 p.m.

Bearden's strengths include experience and athleticism on the perimeter.

"We have good guys at the perimeter positions and we've been looking forward to this since the end of last season," Zorio said. "The league will be tough but our guys are ready to get after it and they're ready to keep getting better."



The Doctor is in

a weekly column by
Dr. Jim Ferguson

Hoping for Change

I have to admit that I missed the Vols’ recent come from behind victory over South Carolina. Becky and I tried to hang in, but when our guys were down fourteen points late in the fourth quarter we went to bed. It’s not because we are fickle fans. It’s just that we’ve been disappointed so many times before. Perhaps the improbable victory is a turning point for our team. And perhaps the resounding political victory over the policies of Obama on November 4th is another turning point, this time for our country. It is my hope and prayer that America has seen its nadir (lowest point) and brighter days lay ahead. However, Coach Butch Jones and I suffer from no illusions. The long road back to being a champion will take a lot of work. And it will take much sacrifice and work to restore our country’s economy, secure its borders and

reinstate our position as leader of the free world. The Founders of our country brilliantly constructed a balanced Constitutional form of government. After the American Revolution 18th century Europeans referred to our young country and Constitution as “the American experiment,” and most thought it would fail. In fact, everyone assumed that George Washington would replace King George as the American king. They were wrong. Until recent years, the closest we have come to an imperial presidency was FDR, who was elected president four times. I understand the reluctance to replace the Commander in Chief in the midst of WWII, a war waged for survival of freedom. Nonetheless, the operating agreement of our country (the Constitution) was amended in 1947 to limit the presidency to two four year terms. Many of us now

take this Constitutional limit on the presidency for granted. We shouldn’t. President Obama nationalized the recent mid-term election by stating that his policies were on the ballot. This was a serious mistake which contributed to his party’s defeat in elections across the country. Additionally, what has increasingly been referred to as the Obama imperial presidency was repudiated by We The People. Americans believe the country is going the wrong direction and change was imperative. I’ve been teaching my grandson, Oakley, about campfires. Metaphorically, Americans have been playing with fire by experimenting with liberal-progressive-Democrat policies, now seen as so destructive. The people voted to restore balance in the government by giving control of the legislative branch back to the Republicans to counter an imperial executive branch. Having just fought a costly revolutionary war to free America from the tyranny of an English King, the Founders constructed the Constitution to limit government. Folks, divided and limited government is good. Mitch McConnell will be the Senate majority leader in the new Congress and vows to bring legislation to the

President’s desk. We’ll see. Democrat Harry Reid was the obstruction in government. More than three hundred bills still languish on his desk without debate, amendment or vote. I retain a healthy amount of skepticism regarding the Republicans so I plan to contact Senators Lamar Alexander and Bob Coker regularly. I will also hold Congressman Duncan and Speaker Boehner’s feet to the fire. I have all their offices’ on speed dial! My concern for the country caused me to consider intercessory prayer. I find that I tend to pray more for general issues like strength and courage or for great causes like our country’s fate more than local concerns. You may find it sacrilegious, but I don’t pray for the Vols to win, as I don’t consider this of cosmic significance. But perhaps my perspective is limited or limiting. As a theist I believe the best explanation for the universe is a Creator and what scientists call the “genesis point.” Aristotle argued eloquently that something cannot come from nothing. Science can take us back to the very earliest moments of the universe, but can’t take us all the way because at the genesis point all our theories and physics break down. Consequently, no one has any science-based

explanation for where Creation came from or how it started. Logically there has to be a Creator of the Creation. One of the tenets of my Christian religion is that for some inexplicable reason the Creator cares about me. This concept is not universal, but is a product of western culture based upon Judeo-Christian philosophy. The first forty years of my education were focused on science. Over the last twenty-five years I have rededicated myself to the humanities in an effort to balance and broaden my understanding of my place in the universe. The ancient Greek philosopher Protagoras (an atheist) said that “Man is the measure of all things.” He was wrong. Man exists at the pleasure of Providence and grace. Unfortunately, a materialist believes in only what he can understand and discounts and labels as foolish a theist’s broader vision. Prayer is finding and aligning oneself with God’s will rather than asking for deliverance or trinkets. I do ask for wisdom and guidance along with courage and strength. And you may be surprised to learn that I also pray for President Obama, our leaders and even the otherwise odious Harry Reid and Nancy Pelosi. They too are children of God. I’m praying a lot these

days. The President in his post-election news conference said he “heard the people” in the resounding defeat of his policies and his party. Unfortunately, he went on to say that he also “heard” the voice of those who didn’t vote. I’m not sure how that’s possible, and I’m fearful that my prayers for President Obama to listen to and serve the electorate will be ignored in favor of his vision for America. And I’m fearful that the People’s House and the Senate will go back to their old ways or follow the media’s call for compromise of principles. Thomas Paine once said that “Moderation in temper is always a virtue; but moderation in principles is always a vice.” In final analysis, it’s again up to We The People to pray and to work diligently for our neighbors and our country. The ancient prophet Micah, speaking for the Lord, once said it best. We The People are “To act justly, to love mercy and to walk humbly with your God.” If all Americans followed this ancient wisdom, our country would once again be blessed and would return to a genuine beacon of “hope and change.”

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

Community Health Alliance Offers Open Enrollment Support

It’s time to plan for health insurance open enrollment. Mark your calendar to enroll early because your new plan coverage can begin as early as Jan. 1, 2015. To help take the confusion out of buying health insurance, Community Health Alliance is holding enrollment events across the state. A complete listing of events and RSVP forms is available at www.chatn.org/calendar. The open enrollment period is short this year and ends on Feb. 15, 2015, for a coverage start date of March 1. For those who enroll early, plan coverage can begin as early as Jan. 1. CHA would also like to remind the public that health insurance is mandatory just as car insurance

is in Tennessee. “This is a very important time for Tennessean’s looking for affordable health care, and for those who have yet to get health care with limited resources,” said Buck Orrison, CHA community relations director. “Our broker partners and community outreach representatives are ready to help people obtain the health care coverage that best fits their needs – and some may qualify for a tax credit to help pay for it.” Those applying for the first time or renewing their coverage will need the following information:

- Home/Mailing address for everyone applying for

- coverage
- Social Security Numbers for all all who will be applying for coverage
- Documentation that you and all applying for coverage are legal immigrants (if applicable). Please see HealthCare.gov/help/immigration-document-types for more information
- Employer and income information for all members of your household applying for coverage (Example, Pay Stubs or W-2 forms – Wage and Tax statement)
- Be prepared to provide your best estimate of what

- your household income will be for 2015 (this will help determine your subsidy)
- Bring along any policy numbers for current health insurance coverage
- A completed “Employer Coverage Tool” for any job based health insurance plan you or someone in you household is eligibale for. (You will need to fill out this form even for coverage you don’t enroll in at work). Please visit HealthCare.gov/downloads/employer-coverage-tool.pdf to view and print the form / tool
- Any notices from your

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Roll Around Heaven All Day

Last Sunday, our church celebrated All Saints Day. It's a time to remember those who have passed over the last year. The minister did a good job of talking about those individuals, and he suggested that we all are saints in the making. I don't necessarily agree that I'm a saint, and plenty of folks might quickly tell you that I'm closer to the devil's minion. Still, the service set me to thinking about just what life on the other side is like.

Some folks believe that our eternity will be spent singing hymns and



By Joe Rector
joerector@comcast.net

worshiping God. They think that means attending a never-ending church service. I might like singing some of the old hymns; they've always been special to me, and other folks hum or sing them as they go about their daily routines. However, I'm not so sure how appealing church services would be. Would many of the folks there nod off or fiddle with the same kinds of things they now do on Sunday mornings?

I'm hoping, first, that I make it to heaven when my days are over. If I do, it

will be through the grace of a loving God who knows all my faults, sins, and shortcomings, but who loves me in spite of them and who shrugs them off. I feel certain that Heaven would offer the overflowing contentment that comes by being in the presence of God and enjoying an eternal existence.

I have some questions that I want to ask God when I arrive. On so many occasions, life has presented problems and disappointments and confusion. I would like to sit down with Him and listen to His explanations about why things worked as they did. No, I'm not about to argue with the good lord,

but I just want to understand the how and why of things that occurred during my time on Earth.

Arriving in heaven, I would hope to see those folks who have been so special in my life. It would be wonderful to sit at the kitchen table with my mother, dad, and brother. A pot of coffee could be brewing on the stove, and we could share time just being together.

I'd also like to meet my in-laws, as well as relatives. At the same time, I'd like to spend time with some of my heroes in life, such as Ralph Waldo Emerson, Robin Williams, Dan Fogelberg, and Ray Charles. And yes, I'd like

to spend a long time with Jesus and listen to him. We all could sing some songs, not necessarily hymns but ones that bring happiness and spark good memories, tell jokes, and hold major discussions on topics.

Many of us will probably will be surprised at the folks who are present in heaven. We've all passed judgments on people and decided they weren't worth a dime and were "going to hell in a hand basket." I'm pretty sure that God is much more forgiving than we are and will pour His grace and mercy on those who most need it. It stands to reason that He is much better at judging than we

are, so I'm prepared to be surprised at who's there. At the same time, my presence will also stun plenty of people there.

To be honest, I hope I make it to heaven, but I'm not in a big hurry to get there. I want to spend as much time on this planet with the ones whom I love. The line to heaven is only one that I will gladly allow anyone to cut in front of me. The best way to give praise right now is to live each day fully and to enjoy being in the presence of God in this world that He has created for us all. That is good enough for me; I hope I see you and you see me in a wonderful place after this life is over.

Peyton

It is a very important act of honor and respect. I have seen it shown countless times in the news. Usually, it is the United States President placing a wreath on the Tomb of the Unknown Soldier. I was amazed to learn that a young man from Tennessee was chosen to participate in this special ceremony at Arlington National Cemetery near Washington, D.C.

At the mention of his name, "Peyton" drums up images of the former quarterback at The University of Tennessee (UT)--Peyton Manning. Peyton Boling was named after Manning and has even been photographed with him. Those were huge steps the beloved quarterback first took onto



By Ralphine Major
ralphine3@yahoo.com

Neyland Stadium, and so were those that Peyton took near our nation's capital. It is a carefully orchestrated event conducted with clockwork precision. Military personnel stand guard over each movement. The young Peyton, who was about the age of Manning when he arrived at UT, marched on cue to the designated spot and placed the huge wreath on the Tomb of the Unknown Soldier.

Certainly, the event was a very special time for Peyton to cherish. For Peyton's family, those steps represented so much more. Peyton is no ordinary teenager. He has

overcome more in his young life than many people will ever experience. It is my joy to share in future columns about this remarkable teenager and the adversity he overcame as a little boy to reach this milestone.

What a moment for this young history buff to remember! What a moment for his family to treasure! Peyton's grandfather, Clay Grubb, is a veteran who served in the United States Army. Grubb was stationed in Berlin, Germany, from 1958-62. On this Veterans' Day, may we remember all of the "Clay Grubbs" who have served our "one nation under God" so that we can enjoy life and liberty in these great United States of America.

Peyton Boling placed a wreath on the Tomb of the Unknown Soldier.



Faith

The Ultimate Victory

There are several certainties we can take from studying the 19th chapter of Revelation. The first is that knowing Jesus is returning is more important than knowing when Jesus is return-

ing. We do not have to be filled with anxiety or worry, but rather we can be filled with joyful expectation about the return of Christ. In fact, we should be so excited that we can't help but share the news with others.

Today, we have a tendency to get so focused on the here and now that we lose our sense of urgency about our faith and Jesus' return. It should concern followers of Jesus that much



By Mark Brackney,
Minister of the
Arlington Church
of Christ

of the world is heading to an eternity without Christ. I'm afraid the picture most people have of evangelists is that of telling people they are going to hell. I don't think people need to be told

they are going to hell as much as they need to be told about how to go to heaven. I can pretty much guarantee you that a person who does not know Jesus will not come up and ask you about your view of the millennium (found in Revelation 20 and a word that means one thousand years). They are not focused on Christ but rather on themselves. They are focused on the pain of their life. They

want to know if there is anything they can put their hope in that is true, that is real, and will last.

While we do not know exactly how everything is going to go down at the end of time, there is something we can know. The disciple of Christ is going to love it, but the one who rejects Christ will have a far different experience. It will be eternal separation from God and it will bring pain you can't even imagine.

As you study the final chapters of Revelation, it is good to study ideas and various interpretations about the return of Christ, but keep this in mind. Having the correct understanding about when and how Christ returns is not a matter of salvation. There are many Bible believing Christians,

scholars, friends and family who may differ from your understanding about the end times and what heaven is going to be like. Don't argue with them. Don't fuss and fight. Don't allow difference to keep you from fellowship and loving each other. It is okay to disagree but it is not okay to divide. The apostle John did not pen Revelation to incite fights but to inspire faith.

Second, the opening verses of Revelation 19 explode with worship and this chapter shows us that the bride of Christ must prepare for the wedding. This wedding will be different from every other wedding you have witnessed. Virtually every wedding I have

witnessed there is one common thread: the wedding is mostly about the bride. This is her special day she has been dreaming of for years. But the wedding found in Rev. 19 is not about the bride, but the groom. It is all about Jesus. The word "hallelujah" means "praise the Lord." This word appears four times in the New Testament and they are all found in Revelation 19. John shows the wedding of Jesus with His church - "Hallelujah!"

Finally, Revelation 19 reminds us that we want to make sure that we are standing with Jesus. Jesus is pictured riding a white horse and He wears a royal robe with blood on it. Why? Jesus purchased His bride with

His own blood. You were bought at an incredible price (I Cor. 6:19-20). Jesus is giving us a reminder of the war He won when He became a perfect sacrifice to pay for our sins. This is not a typical groom, but a warrior taking care of business because of His love for His bride, the church. This is judgment day. Make sure you are standing with Jesus, because Satan's feeble attempts at war are no match for the vengeance of God who loves His people.

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Wednesday Bible Study - 6:30 p.m.

Where Christ is Making a Difference in Our Lives and in Our Community

'Tennessee Life' goes statewide

Episodes of East Tennessee PBS' original program Tennessee Life will air on the secondary digital channels of PBS member stations statewide beginning this weekend.

Hosted by station general manager Vickie Lawson, Tennessee Life airs on East Tennessee PBS on the third Sunday of the month at 5 p.m. The show, which includes correspondents Stephanie Aldrich and Frank Murphy, features profiles of interesting people who call Tennessee home.

"We're pleased that viewers across the state will get to enjoy the shows and learn more about these fascinating Tennesseans we've been so honored to interview," says Lawson.

Viewers will be able to watch Tennessee Life episodes on PBS member stations' secondary digital channel, known as The Tennessee Channel during the five-hour periods on

weekends when a selection of original shows produced by those stations are broadcast.

All episodes of Tennessee Life are available to watch online at watch.easttennesseepbs.org/program/tennessee-life. Additional program listings on the Tennessee Channel are listed at <http://www.tnchannel.org/>.

Tennessee Life this week:

Episode 1 (Saturday, November 8, at 8:30 p.m. and Sunday, November 9, at 4:30 p.m.)

Lawson interviews longtime television cowboy "Marshal" Andy Smalls about his early career and love of Westerns. She also visits South College to find out more about their comprehensive brewmaster program—the first in the South. And correspondent Stephanie Aldrich talks to glass artist Richard Jolley about his permanent installation at the Knoxville Museum of Art.

Foothills Craft Guild presents Fine Craft Show



Handwoven clothing by Darla Beverage.

Imagine being surrounded by the handmade work of 175 fine craft artisans! It all happens this weekend at the 48th annual Fine Craft Show presented by the Foothills Craft Guild, the oldest nonprofit artisan guild in Tennessee. Hours Friday and Saturday, November 14 and 15, are from 10 to 6 and on Sunday, November 16, the show is from 11 to 5 at the historic Jacob Building in Chilhowee Park.

Participants have been juried into the Foothills Craft Guild according to the highest standards for quality workmanship... woodwork, pottery, jewelry, glass, fiber arts, metalwork, sculpture, basketry, and more! It's a great time to shop for unique gifts representing Tennessee and support your local fine craft artisans!

All ages can enjoy a free Make It & Take It Crafts booth, daily demonstrations of artisans making their crafts, and an Authors' Corner where local favorites be signing books.

Special guest Dr. Bill Bass will autograph books Sunday only from 1 to 4 p.m. In promoting the great things Knoxville has to offer, the Foothills Craft Guild has partnered with the State of Tennessee Department of Tourist Development, City of Knoxville, and Visit Knoxville to help spread the word about this long standing special event.

Admission is Adults \$8, Seniors 65+ \$7, Children 13 and Under Free, www.foothillscraftguild.org.

ANNOUNCEMENTS

Call for volunteer drivers

CAC is excited to provide the Volunteer Assisted Transportation program to Knox County seniors & people with disabilities who require aid and assistance to travel safely... but we need YOUR help!

Volunteer Drivers are needed to assist seniors to medical appointments, shopping trips, beauty appointments, and other fun activities!

Volunteers will drive agency-owned, hybrid sedans and receive training to include First Aid & CPR certification! AAA Membership Discounts are also available to program volunteers!

Volunteers are needed for weekdays, evenings and weekends.

For more information on volunteering call (865)673-5001 or email nancy.welch@cactrans.org.

Ed & Bob Night Out

Join Knox County At-Large Commissioners Ed Brantley and Bob Thomas as they continue their once-a-month community meetings with the citizens of Knox County.

When: Thursday, November 13th from 5p-7p

Where: Big Kahuna Wings, 12828 Kingston Pike

Big Kahuna Wings is located on Kingston Pike in Farragut near Dixie Lee Junction and Watt Road. Ed and Bob will be there to meet the people of Knox County and listen

to their concerns. Ed and Bob feel that going out TO the people eases the strain on those who, because of work, commitments, financial situation or the distance to the City-County Building, cannot attend regular commission meetings. All elected officials, media and public are welcome to attend.

This is not a commission meeting. There is no agenda. There will be no votes taken; however, many chickens may be injured and lose their wings during the two hours.

Gibbs Christmas Parade

The Gibbs Christmas Parade will be on Sunday, December 7 at 2:30 p.m. Line-up will start at 1:45 p.m. For more information, go to the GibbsRuritanClub.org website.

Gibbs Ruritan Club Pancake Breakfast

The Gibbs Ruritan Club will sponsor a pancake breakfast on Saturday, November 15, from 7-9 a.m. at Texas Roadhouse, 3071 Kinzel Way, Knoxville, to benefit the Scholarship Fund for Gibbs High School seniors. Tickets are \$5. Anyone who does not purchase a ticket in advance may pay at the door. For more information, contact Larry Dougherty at 865-898-3532.

PK HOPE IS ALIVE Parkinson Support Group meeting

PK HOPE IS ALIVE Parkinson

Continued on page 4

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Fountain City Antiques Market

HOLIDAY OPEN HOUSE NOVEMBER 20

We will be celebrating the holidays and offering special discounts at our Annual Holiday Open House & 1 Year Anniversary Party.

Join us for beverages and snacks, special secret sales, and for a celebration of our first year in business! You never know what fabulous Christmas gift you might find at Fountain City Antiques Market. We will also be kicking off our extended holiday hours. The store will be staying open until 7:00 p.m. on Thursdays through the holiday season to better accommodate your shopping needs.

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CLASSIFIEDS



Rice and Bean Burrito Pie

1 tablespoon olive or vegetable oil
1 large onion, chopped (about 1 cup)
2 cloves garlic, finely chopped
1 jalapeño chile, seeded, finely chopped
2 large tomatoes, chopped (about 2 cups)
2 cans (15 oz each) Spanish rice with bell peppers and onions
1 cup shredded Monterey Jack cheese (4 oz)
1 can (15 oz) pinto beans, drained, rinsed
1 can (11 oz) Pillsbury™ refrigerated original breadsticks (12 breadsticks)
1/2 cup sour cream

Heat oven to 375°F. Spray 2-quart oval casserole or 11x7-inch (2-quart) glass baking dish with cooking spray. In 10-inch nonstick skillet, heat oil over medium-high heat. Add onion; cook about 5 minutes, stirring occasionally, until golden brown. Stir in garlic and chile; cook 1 minute, stirring constantly. Stir in tomatoes; cook until thoroughly heated. Remove from heat.

In medium bowl, mix rice and cheese; spread in bottom and 1/2 inch up side of casserole. Spread beans evenly over rice mixture. Top with tomato mixture.

Bake uncovered 20 minutes. Remove casserole from oven. Unroll dough; separate into 12 strips. Twist 10 strips; carefully arrange crosswise in single layer over rice and bean mixture. Stretch and twist remaining 2 strips; place lengthwise across other strips of dough.

Bake uncovered 20 to 25 minutes longer or until breadsticks are golden brown. Let stand 5 minutes before serving. Serve with sour cream.

COMMUNITY BULLETIN BOARD

Unity of Praise Church of God **FALL BAZAAR & FISH FRY**

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ANNOUNCEMENTS

Cont. from page 3

Support Group of East
TN will meet on Tuesday,
November 18 at 11:30
a.m. in Oak Ridge at Kern
United Methodist Church
in their Family Life Center,
located at 451 East Ten-
nessee Ave. The speaker
for the November meeting
will be Dr. Bruce LeForce,
MD. Dr. LeForce MD. has
over 25 years experience
in Neurology. His office is
in Knoxville at Fort Sanders
West. A light lunch will be
provided by Medtronic.
Meetings are held
monthly on the third Tues-
day from 11:30-1:30 p.m.
All are welcome to join the
Self-Help group. Family
and care support part-
ners are also welcome.
The goal is to improve your
lifestyle through greater
understanding and educa-
tion. The group is affiliated

with the Parkinson Disease
Foundation (PDF) and the
National Parkinson Foun-
dation (NPF). If you or a
loved one has Parkin-
son's you are welcome to
join us. For more informa-
tion please contact Karen
Sampsell at (865) 482-
4867 or by e-mail: pk_
hopeisalive@bellsouth.net.
www.pkhopeisalive.org.

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65 COURT NOTICES
NOTICE TO CREDITORS
Estate of
Barbara Williams
DOCKET NUMBER 75484-3
Notice is hereby given that on the 27th day of October, 2014 , letters administration c.t.a. in respect of the Estate of Barbara Williams who died Sep 8, 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 27 day of October, 2014
Estate of Barbara Williams
Personal Representative(s):
Leslie Kurtz; Administratrix CTA , 7616 Kinnamon Road, Knoxville, TN 37920
PUBLISH: 11/03 & 11/10/14

65 COURT NOTICES
NOTICE TO CREDITORS
Estate of
Brandon Glenn Beverly
DOCKET NUMBER 75564-2
Notice is hereby given that on the 24th day of October, 2014 , letters administration in respect of the Estate of Brandon Glenn Beverly who died Mar 9, 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 24 day of October, 2014
Estate of Brandon Glenn Beverly
Personal Representative(s):
Rodney G. Beverly; Co-Administrator , 10128 Oak Creek Lane, Knoxville, TN 37932
Brenda J. Beverly; Co-Administrator , 6748 Lachrista Way, Knoxville, TN 37921
PUBLISH: 11/03 & 11/10/14

65 COURT NOTICES
NOTICE TO CREDITORS
Estate of
Frank Harvey
DOCKET NUMBER 75463-3
Notice is hereby given that on the 24th day of October, 2014 , letters administration c.t.a. in respect of the Estate of Frank Harvey who died May 8, 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 24 day of October, 2014
Estate of Frank Harvey
Personal Representative(s):
Brenda Gail Webb; Administratrix CTA , 608 West Inskip Drive, Knoxville, TN 37912
PUBLISH: 11/03 & 11/10/14

65 COURT NOTICES
NOTICE TO CREDITORS
Estate of
Donald Avery O'Neil
DOCKET NUMBER 75516-2
Notice is hereby given that on the 17th day of October, 2014 , letters administration in respect of the Estate of Donald Avery O'Neil who died Sept 5, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.
(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or
(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or
(2) Twelve (12) months from the decedent's date of death
This the 17 day of October, 2014
Estate of Donald Avery O'Neil
Personal Representative(s):
James W. Webb; Administrator , 8022 High Bluff Lane, Knoxville, TN 37920
PUBLISH: 11/03 & 11/10/14

65 COURT NOTICES
NOTICE TO CREDITORS
Estate of
Betty Jo Smith
DOCKET NUMBER 75551-1
Notice is hereby given that on the 24th day of October, 2014 , letters administration in respect of the Estate of Betty Jo Smith who died Sep 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 24 day of October, 2014
Estate of Betty Jo Smith
Personal Representative(s):
Billy Joe Smith; Co-Administrator , 907 Henrietta Drive, Knoxville, TN 37912
Alice Estalee Luster; Co-Administrator , 944 N. Wright Road, Apt. 48, Alcoa, TN 37701
PUBLISH: 11/03 & 11/13/14

65 COURT NOTICES
NOTICE TO CREDITORS
Estate of
Robert C. Duisen
DOCKET NUMBER 75541-3
Notice is hereby given that on the 17th day of October, 2014 , letters testamentary in respect of the Estate of Robert C. Duisen who died Sep 24, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.
(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or
(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or
(2) Twelve (12) months from the decedent's date of death
This the 17 day of October, 2014
Estate of Robert C. Duisen
Personal Representative(s):
Richard A. Duisen; Executor , 205 Boring Lane, Knoxville, TN 37934
Robin M. McNabb; Attorney At Law , 625 S. Gay Street, Suite 160, Knoxville, TN 37902
PUBLISH: 11/03 & 11/10/14

65 COURT NOTICES
NOTICE TO CREDITORS
Estate of
William A. Walker, Jr.
DOCKET NUMBER 75549-2
Notice is hereby given that on the 21st day of October, 2014 , letters administration in respect of the Estate of William A. Walker, Jr. who died Oct 5, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.
(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or
(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or
(2) Twelve (12) months from the decedent's date of death
This the 21 day of October, 2014
Estate of William A. Walker, Jr.
Personal Representative(s):
Carrie L. Wheeler; Administratrix , 401 Cannon Circle, Greenville, SC 29607
Natalie Ivey; Attorney At Law , 110 Cogdill Road, Knoxville, TN 37922
PUBLISH: 11/03 & 11/10/14

65 COURT NOTICES
NOTICE TO CREDITORS
Estate of
Irene S. Stewart
DOCKET NUMBER 75537-2
Notice is hereby given that on the 16th day of October, 2014 , letters testamentary in respect of the Estate of Irene S. Stewart who died Aug 19, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.
(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or
(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or
(2) Twelve (12) months from the decedent's date of death
This the 16 day of October, 2014
Estate of Irene S. Stewart
Personal Representative(s):
First Tennessee Bank; Executor , 800 S. Gay Street, Fifth Floor, Attn: M. Alan Moore, Jr., Knoxville, TN 37929
PUBLISH: 11/03 & 11/10/14

65 COURT NOTICES
NOTICE TO CREDITORS
Estate of
Lonnie Vann Crutchfield
DOCKET NUMBER 75527-1
Notice is hereby given that on the 15th day of October, 2014 , letters administration in respect of the Estate of Lonnie Vann Crutchfield who died Sep 12, 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 15 day of October, 2014
Estate of Lonnie Vann Crutchfield
Personal Representative(s):
Brenda Sue Crutchfield; Co-Administratrix , 2719 Lakin Road, Knoxville, TN 37924
Crystal Dalton; Co-Administratrix , 4828 Macmont Circle, Powell, TN 37849
PUBLISH: 11/03 & 11/10/14

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75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 8, 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 MARY E COMER, to TITLE PROFESSIONALS, INC.-34989-1, Trustee, on October 26, 2005, as Instrument No. 200511010039444 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-RS1

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

SITUATE IN THE 3RD CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, WITHIN THE 21ST WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOTS 368 AND 369, JOHN L.

MOSES FAIRVIEW ADDITION, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN MAP BOOK 5, PAGE 174, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS

FOLLOWS:

BEGINNING AT A POINT IN THE SOUTHERN LINE OF COLLEGE STREET, SAID POINT BEING DISTANT IN A WESTERLY DIRECTION, 213 FEET FROM THE CENTERLINE OF WILKINS STREET; THENCE RUNNING WITH

NORTHWESTERN LINE OF AN ALLEY, SOUTH 49 DEGREES 34 MINUTES WEST, 137.3 FEET TO A POINT; THENCE RUNNING NORTH 58 DEGREES 08 MINUTES WEST, 120.0 FEET TO A POINT IN THE SOUTHERN LINE

OF COLLEGE STREET; THENCE WITH SAID LINE OF SAID STREET, NORTH 82 DEGREES 54 MINUTES EAST, 208.0 FEET TO THE POINT OF BEGINNING.

Tax ID: 094GF012

Current Owner(s) of Property: MARY E COMER

The street address of the above described property is believed to be **1712 REYNOLDS STREET, 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: None

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

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

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

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

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

MWZM File No. 14-003417-670

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: 11-03, 11-10, 11-17-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Vicki Marie Maison executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as nominee for Citibank, N.A., Lender and First American Title Company, Trustee(s), which was dated April 26, 2012 and recorded on May 17, 2012 in Instrument No. 201205170064830, 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 **December 18, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

That certain tract or parcel of land situate in the Sixth (6th) Civil District of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, being a lot fronting 37.0 feet on the Northwest right of way of Bitterroot Way, and being known and designated as all of Lot 121, Devanshire, Unit III, a planned unit development, as shown by map of the same of record bearing Instrument No. 200001270005741, recorded January 27, 2000, in the Office of the Register of Deeds for Knox County, Tennessee, and according to the survey of Richard S. . Lynch, Surveyor, Tennessee R.L.S. #144, of Sizemore Lynch Surveyors, dated July 22, 1999, bearing Drawing No. 2399-D3dwg, to which map and survey specific reference is hereby made for a more particular description.

This property is subject to all rights, obligations, restrictions and privileges as set forth in the "Declaration of Covenants, conditions and restrictions for Devanshire Subdivision, a planned unit development" of record in Deed Book 2207, Page 1161, recorded April 4, 1996, in the Office of the Register of Deeds for Knox County, Tennessee, as amended in Deed Book 2208, Page 1185, recorded April 15, 1996, as amended in Deed Book 2210, Page 286, recorded April 25, 1996, as amended at Instrument No., 200006070038493, recorded June 7, 2000, and as amended of record bearing Instrument No. 200006160040804, all being of record in the Office of the Register of Deeds for Knox County, Tennessee; and further subject to any and all applicable easements, conditions, reservations, covenants, restrictions, and building setback lines of record in the Office of the Register of Deeds for Knox County, Tennessee, and to any governmental zoning and subdivision ordinances or regulations in effect thereon.

Being the same property conveyed to Vicki Marie Maison, by Warranty Deed dated April 27, 2004 from Tracy M. Galford a/k/a Tracy M. Hughes, single, recorded May 3, 2004, of record bearing Instrument No. 200405030100848 in the Office of the Register of Deeds for Knox County, Tennessee.

This property is improved with a dwelling residence that bears the street address of **10623 Bitterroot Way, Knoxville, Tennessee 37932**; and is identified for tax purposes by CLT#118BB-003.

Parcel ID Number: 118B B003

Address/Description: 10623 Bitterroot, Knoxville, TN 37932.

Current Owner(s): Vickie Marie Maison.

Other Interested Party(ies): Mortgage Electronic Registration Systems, Inc., as nominee for Citibank, N.A. and Devanshire Subdivision Homeowners Association.

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.: 14-23503
Insertion Dates: 11-10, 11-17, 11-24-14

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75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the

covenants, terms and conditions of a Deed of Trust dated July 19, 2005, executed by MICHA CARRASCO AND RAMON E. CARRASCO, conveying certain real property therein described to

WEST KNOX TITLE AGENCY, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded July 25, 2005, at Instrument Number 200507250007259;

and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Deutsche Bank National Trust

Company, As Indenture Trustee, For New Century Home Equity Loan Trust 2005-4 who is now the owner of said debt; and

WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW,

THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested

and imposed upon said Substitute Trustee will, on **November 20, 2014 at 11:00 AM** at the City/County Lobby of the Knox County

Courthouse , located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified

funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. TWO (2)

OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, BEING

KNOWN AND DESIGNATED AS ALL OF LOT 53, OF THE WEXFORD DOWNS SUBDIVISION, UNIT 2, AS SHOWN ON PLAT OF

SAME OF RECORD IN PLAT CABINET E, SLIDE 265-B, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH PLAT

SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION; AND ACCORDING TO SURVEY OF

BENJAMIN J. MOORMAN, RLS #1501, OF BENCHMARK SURVEYING, KNOXVILLE, TENNESSEE, DATED JUNE 27, 1995. THE

ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD, NO BOUNDARY SURVEY HAVING BEEN MADE AT

THE TIME OF THIS CONVEYANCE. THIS CONVEYANCE IS MADE SUBJECT TO APPLICABLE RESTRICTIONS, SETBACK

LINES, ALL EXISTING EASEMENTS, AND TO ALL CONDITIONS AS SHOWN ON THE RECORDED MAP. Parcel ID: 090AC015

PROPERTY ADDRESS: The street address of the property is believed to be **3316 BARBURY LANE, KNOXVILLE, TN 37931**. In

the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): MICHA CARRASCO AND RAMON E. CARRASCO OTHER INTERESTED PARTIES: NEW CENTURY MORTGAGE CORPORATION The sale of the above-described

property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or

set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to

any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is

subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn

the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for

the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in

said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The

Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Ruben Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rublinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #74179
Insertion Dates: 10-27, 11-03, 11-10-14

Classified

Legal Notices

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed on April 25, 2014 by Brownstone Properties TN, LLC, a Tennessee Limited Liability Company, as appears of record in the Register's Office of Knox County, Tennessee instrument number 201408070008194, and the undersigned having been appointed Substitute Trustee by instrument having been recorded said Register's office, and the owner of the debt secured, Horizon Trust Company, Custodian fbo Katherine A. Thompson Account #508000387, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in payment on the part of thereof, at the option of the owner, this is to give notice that the undersigned will, on **December 1, 2014 commencing at 10:00 AM** at the Front Door of the Courthouse, Knoxville, Knox County, Tennessee proceed to sell at public outcry, to the highest and best bidder for cash, the following described property, to wit:

Situated in District No. Nine (9) of Knox County, Tennessee, and within the 25th Ward of the City of Knoxville, Tennessee, and being more particularly described as follows:

Beginning at an iron pin located in the Northwestern right-of-way of Avenue A, said iron pin being located 150 feet, more or less, in a Southwesterly direction from the intersection of Ellen Street; thence with the right-of-way line of Avenue A South 32 degrees 33 minutes 00 seconds West, 89.98 feet to an iron pin; thence leaving the right-of-way line of Avenue A North 55 degrees 02 minutes 37 seconds West 119.98 feet to an iron pin; thence North 48 degrees 57 minutes 00 seconds East 129.39 feet to an iron pin; thence South 37 degrees 13 minutes 00 seconds East 50.82 feet to an iron pin; thence South 35 degrees 02 minutes 00 seconds East 63.73 feet to an iron pin in the Northwestern right-of-way line of Avenue A, being the point of Beginning, containing .3011 acres, more or less, according to the survey of Larry A. Doss, dated July 31, 1992.

Being the same property conveyed to Brownstone Properties TN, LLC, a Tennessee limited liability company, by Quit Claim Deed dated March 31, 2014 and shown of record in Instrument No. 201403310055743 in the Register's Office of Knox County, Tennessee.

Tax Parcel ID: 123AK-024
Property Address: **815 Avenue A, Knoxville, Tennessee.**
Other Interested Parties: Horizon Trust Company, Custodian fbo Katherine A. Thompson

SUBSTITUTE TRUSTEE:
Stephen H. Byrd, Attorney at Law
Insertion Dates: 11-10, 11-17, 11-24-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

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

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

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

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

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

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

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

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

Parcel ID Number: 109FM 012
Address/Description: **3501 Oak Grove Street, Knoxville, TN 37920.**
Current Owner(s): Geneva L. Houser.
Other Interested Party(ies): .N/A

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

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

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

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

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

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated JULY 13, 2007, executed by RONALD E. CARROLL, UNMARRIED, to CHARLES E. TONKIN, II, Trustee, of record in INSTRUMENT NO. 200707230006683, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MORTGAGE INVESTORS GROUP, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **WEDNESDAY, DECEMBER 17, 2014 AT 11:00 A.M.**, AT THE NORTHERN MOST ENTRANCE FROM MAIN AVENUE, NEAR THE MAIN ASSEMBLY ROOM, ON LEVEL "M" OF THE CITY-COUNTY BUILDING, AT 400 MAIN AVENUE, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN THE SIXTH CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN IN THE NORTHEAST LINE OF ADAMS ROAD, SAID IRON PIN BEING THE DISTANT IN A SOUTHEASTERLY DIRECTION 810 FEET FROM BEAVER VALLEY ROAD (NOW BEAVER CREEK DRIVE); THENCE N. 51-10 E. 397 FEET TO THE ORIGINAL SOUTHWEST LINE OF BEELERTOWN ROAD; THENCE ALONG THE ORIGINAL SOUTHWEST LINE OF BEELERTOWN ROAD, S. 41-30 E. 144.23 FEET TO AN IRON PIN; THENCE S. 51-10 W. 397 FEET TO A POINT IN THE NORTHEAST LINE OF ADAMS ROAD; THENCE ALONG THE NORTHEAST LINE OF ADAMS ROAD, N. 41-30 W. 144.29 FEET TO THE POINT OF BEGINNING.

THERE IS EXCEPTED FROM THE ABOVE DESCRIBED PROPERTY THAT PORTION WHICH WAS CONVEYED BY DEED OF RECORD IN DEED BOOK 1242, PAGE 822, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO RONALD E. CARROLL, UNMARRIED, AS SOLE OWNER, BY WARRANTY DEED DATED JULY 13, 2007 OF RECORD IN INSTRUMENT NO. 200707230006682, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **7210 ADAMS RD, POWELL, TENNESSEE 37849 (AKA 7208 ADAMS RD, POWELL, TENNESSEE 37849 PER ASSESSOR).**

PARCEL ID: 056MA012

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. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

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 31, 2014. This is improved property known as 7210 ADAMS RD, POWELL, TENNESSEE 37849 (AKA 7208 ADAMS RD, POWELL, TENNESSEE 37849 PER ASSESSOR).

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: 11/03/14, 11/10/14 and 11/17/14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

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

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

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

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

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

Parcel ID Number: 061KA-045

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

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

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

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

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

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

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

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

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 8, 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 SHARON BYRD, to LARRY A WEISSMAN, Trustee, on January 3, 2006, as Instrument No. 200601090058477 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR SUNTRUST ALTERNATIVE LOAN TRUST 2006-1F

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 SECOND (2ND) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND BEING WITHIN THE 15TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 147 IN BLOCK 20 OF THE HAZEN'S HILL ADDITION, AS SHOWN BY MAP OR SAME OF RECORD IN MAP BOOK 5, PAGE 248, IN THE REGISTER OF DEEDS OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, CONTAINING 0.13 ACRES, MORE OR LESS, ACCORDING TO THE SURVEY OF DENNIS N. GORE, RLS#1500 DATED JANUARY 30, 1990.

Tax ID: 082IK-022

Current Owner(s) of Property: SHARON BYRD

The street address of the above described property is believed to be **2005 E. GLENWOOD AVENUE, 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: SUNTRUST MORTGAGE

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. 14-000449-670

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: 11-03, 11-10, 11-17-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

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

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

75 FORECLOSURES

NOTICE OF TRUSTEE'S SALE

THIS LETTER IS FROM A DEBT COLLECTOR.

NAMES OF INTERESTED PARTIES:

Russell Armstrong

Sam E. Armstrong, Jr.

Warren E. Hodge

Notice is hereby given that by virtue of authority vested in the undersigned, Gregory D. Shanks, Trustee, by that certain Trust Deed executed to Gregory D. Shanks, Trustee, by Warren E. Hodge, Unmarried, dated March 12, 2009, and recorded as Instrument No. 200903130057488, and corrected and re-recorded as Instrument No. 200905070071677, all in the Register's Office for Knox County, Tennessee, the undersigned will, at about **11:00 o'clock A. M. on DECEMBER 9, 2014**, at the front door of the City & County Building, Main Avenue Level, nearest Main Assembly Room, Knoxville, Knox County, Tennessee, offer for sale, and sell at public auction to the highest bidder for cash in hand, and in bar of all homestead rights, the statutory right of redemption and the equity of redemption, which are waived in said Trust Deed property conveyed by said Trust Deed, which is described as follows:

TRACT NO. 1:

SITUATED in District One (1) of Knox County, Tennessee, within the 14th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 2, Block N, Cold Springs Addition, as shown by Map of record in Map Book 3, pages 106 and 107, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

BEING the same property conveyed to Warren E. Hodge, by Russell Armstrong, Single, and Sam E. Armstrong, Jr., Single, by Warranty Deed dated March 12, 2009, and recorded as Instrument No. 200903130057487, and corrected by Instrument recorded as Instrument No. 200905070071676, all in the Register's Office for Knox County, Tennessee.

THIS conveyance is made subject to applicable restrictions, building set-back lines, all existing easements, and to all conditions show on the recorded map.

TRACT NO. 2:

SITUATED in District One (1) of Knox County, Tennessee, within the 14th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 1, Block N, Cold Springs Addition, as shown by Map of record in Map Book 3, pages 106 and 107, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

BEING the same property conveyed to Warren E. Hodge, by Samuel S. High, Co-Trustee, by Trustee's Deed, dated April 16, 2007, and recorded as Instrument No. 200705310098106, in the Register's Office for Knox County, Tennessee.

THIS conveyance is made subject to applicable restrictions, building set-back lines, all existing easements, and to all conditions shown on the recorded map.

The street address of the above described Tract No. 1 is believed to be **2405 Linden Avenue, Knoxville, Tennessee 37917**; Control No. 082JM-02501; and the street address of the above described Tract No. 2 is believed to be **2401 Linden Avenue, Knoxville, Tennessee 37917**; Control No. 082JM-025; but such addresses are not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.

In the event the high bidder at the foreclosure sale should fail to comply with the submitted bid, the Trustee shall have the option of accepting the next highest bid in which the bidder is able to comply, or re-advertise and sell at a second sale.

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

Said sale will be made subject to superior unpaid liens, claims and taxes, and to rights of tenants in possession, if any.

Said sale will further be made subject to the, "Helping Families Save Their Homes Act of 2009."

Said sale is being made upon the request of Russell Armstrong and Sam E. Armstrong, Jr., the owners and holders of the indebtedness secured by said Trust Deed due to the failure of said makers to comply with all provisions of said Trust Deed.

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

GREGORY D. SHANKS, TRUSTEE
Shanks & Blackstock,
Attorneys
406 Union Ave., Suite
600
Knoxville, TN 37902
(Phone: 865-637-2981)
Published:
November 10, 2014
November 17, 2014
November 24, 2014

Classified

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 April 14, 2005, executed by ALBERT EBENEZER AND GRACE RATNI EBENEZER, conveying certain real property therein described to ROBERT M. WILSON, JR., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded April 21, 2005, at Instrument Number 200504210083667; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE HOLDERS OF CWALT, INC. ALTERNATIVE LOAN TRUST 2005-24, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-24 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **November 20, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse , located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN THE 6TH CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, BEING KNOWN AND DESIGNATED AS ALL OF LOT NO. 33, BRIARGLEN SUBDIVISION, UNIT 1, AS SHOWN ON MAP OF SAME RECORD IN MAP CABINET K, SLIDE 281-A, REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND ACCORDING TO THE SURVEY OF DAVID BUNDREN, SURVEYOR, DATED MARCH 3, 1999. Parcel ID: 132E-J-002 PROPERTY ADDRESS: The street address of the property is believed to be **8812 ROSE-MONT BLVD., KNOXVILLE, TN 37923**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ALBERT EBENEZER AND GRACE RATNI EBENEZER OTHER INTERESTED PARTIES: UNION PLANTERS BANK, N.A. The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rublinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #74115
Insertion Dates: 10-27, 11-03, 11-10-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated February 2, 2007, executed by CHARLES R. ROBERTSON, JR., conveying certain real property therein described to ASPEN TITLE AND ESCROW, LLC, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded February 13, 2007, at Instrument Number 200702130065479; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HOLDERS OF THE HSI ASSET SECURITIZATION CORPORATION TRUST 2007-HE2 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **December 11, 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. SEVEN (7) OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 18TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 128, BLOCK 12, LINCOLN PARK ADDITION SUBDIVISION, AS THE SAME APPEARS OF RECORD IN PLAT CABINET A, SLIDE 266-B (FORMERLY MAP BOOK 8, PAGE 59), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. Parcel ID: 081CD-005 PROPERTY ADDRESS: The street address of the property is believed to be **620 CHICKAMAUGA AVE, KNOXVILLE, TN 37917**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): CHARLES R. ROBERTSON, JR. OTHER INTERESTED PARTIES: RAB PERFORMANCE RECOVERIES, LLC. ASSIGN. OF FIRST BANK OF DELAWARE 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 #75071
Insertion Dates: 11-10, 11-17, 11-24-14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Billy J. Humphrey and Cathy M. Humphrey executed a Deed of Trust to CitiFinancial Services, Inc., Lender and June Lail, Trustee(s), which was dated July 2, 2007 and recorded on July 3, 2007 in Instrument No. 200707030000956, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, CitiFinancial Servicing LLC, (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 **December 9, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

All that Certain Parcel/ Unit of Land in the 36th Ward of the City of Knoxville, Knox County, State of TN, as more fully described in Book 2063 Page 1089 ID# 058FA-006, Being known and designated as Lot No. 3 in what is known as Isham Dykes revision of Lots 7, 8,9,10 and 11, Block 80 The Fountain City Company Division, filed in Map Book 9, at Page 73, a revision recorded in Map Book 16, at Page 65.

Being the same fee simple property conveyed by deed from Linda Diane Majors, single, devisee under the Will of Peggie S. Odem, deceased to Billy J. Humphrey and Cathy M. Humphrey husband and wife, dated 02/19/1992 recorded on 02/19/1992 in Book 2063, Page 1089 in Knox County Records State of TN.

Parcel ID Number: 058FA-006

Address/Description: **5622 Fountain Road, Knoxville, TN 37918.**

Current Owner(s): Billy J. Humphrey and Cathy M. Humphrey.

Other Interested Party(ies): LVNV Funding.

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.: 14-16781
Insertion Dates: 11-10, 11-17, 11-24-14

85 MISC. NOTICES

PUBLIC NOTICE:

Knoxville Regional Transportation Planning Organization - Executive Board Meeting, November 19, 2014. The Knoxville Regional Transportation Planning Organization (TPO) Executive Board will meet on Wednesday, November 19, at 9 a.m. in the Small Assembly room of the City/County Building, 400 Main Street, Knoxville, TN. Topics to be considered: Amendment to the By-laws regarding transit representation on the Board, Resolutions to approve: Title VI Report, Retention of Fort Loudon Dam Bridge; and other business.

If you would like a complete agenda, please contact MPC at 215-2500 or see the TPO web site at www.knox-trans.org. If you need assistance or accommodation for a disability, please contact MPC at 215-2500 and we will be glad to work with you in obliging any reasonable request.

Publish Date:11/10/14

85 MISC. NOTICES

Public Auction

NOTICE OF SALE

Volunteers Portable Moving and Storage, hereby publishes notice, as required by Tennessee Self-Service Storage Facility Act (TN Stat. 66-31-101- 66-31-107) of a public sale of the property listed below to satisfy a landlords lien. All sales are for cash to the highest bidder and are considered final. Volunteers Portable Moving and Storage reserves the right to reject any bids, Auction is to Be located at: 10155 Gallows Point Drive Knoxville, TN 37931and will be held at 10:00 A.M. on Tuesday November 25, 2014

Kinnebrew, Katoya8023B110 Contents include but not limited to: Household items, books, exercise equipment, stereo equipment and more.

Publish Date: 11-10-2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

Marie Ann Carney vs Gabriel Dave McMahan

Docket #124765

In the Fourth Circuit Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Gabriel Dave McMahan is a non-resident of the State of Tennessee, or whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon Gabriel Dave McMahan,

IT IS ORDERED that said defendant Gabriel Dave McMahan file an answer to an action of COMPLAINT FOR DIVORCE filed by Marie Ann Carney, Plaintiff herein, with the Fourth Circuit Court in Knoxville, Tennessee and with ALLISON S. JACKSON Plaintiff's Attorney whose address is 900 S. GAY STREET, SUITE 1400, P.O. BOX 2047, KNOXVILLE, TN 37901, within thirty (30) days of the last date of publication, And if you do not answer or otherwise respond, a default judgment may be entered against you on the thirtieth (30th) day after the (4th) publication. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 29th day of October, 2014.

Mike Hammond
Clerk
Debbie Sewell
Deputy Clerk

PUBLISH: 11/10/14, 11/17/14, 11/24/14 AND 12/1/2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

NO. 14-10-349

GINA MARIE FAWVER VS. RICHARD THOMAS FAWVER

STATE OF TENNESSEE

IN THE CHANCERY COURT OF SEVIER COUNTY, TENNESSEE

In this cause, it appearing from the Complaint, which is sworn to, that the defendant, RICHARD THOMAS FAWVER is a non-resident of the State of Tennessee, or his whereabouts cannot be ascertained so that ordinary process cannot be served upon him, it is ordered that said defendant file an answer with the Chancery Court of Sevier County, Tennessee, and a copy with Plaintiff's Attorney, P. Richard Talley, whose address is, PO Box 950, Dandridge, TN 37725, within thirty (30) days of the last date of publication, exclusive of the day of publication, or a judgment by default may be entered and the cause set for hearing ex parte as him. Further, for the purpose of hearing the Final Decree to be heard on the 22nd day of January 2015, at 9:00 a.m. or as soon as this cause can be heard in the Chancery Courtroom, JEFFERSON COUNTY COURTHOUSE, DANDRIDGE, TN; further, that failure to answer before or appear on that date will result in the judgment being taken against him and entry of a Final Decree. This notice will be published in the Knoxville News Sentinel for four successive weeks.

This 30th day of October 2014

Mike Hammond
Clerk
Debbie Sewell
Deputy Clerk

PUBLISH: 11/10/14, 11/17/14, 11/24/14 AND 12/1/2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Brian R. Gadsden

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

NO. 188335-3

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Brian R. Gadsden a non-resident of the State of Tennessee, or whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon Brian R. Gadsden, it is ordered that said defendant Brian R. Gadsden file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Stanley F. La Duke an, Attorney whose address is 108 Sherway Rd, Knoxville, TN 37922 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Mike Moyers at the Knox County Chancery Court, Division 111, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 13th day of October, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN
Clerk and Master

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

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Charles Anthony Martin

IN RE: Mara Cate Martin v. Charles Anthony Martin

NO. 185406-2

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Charles Anthony Martin, a non-resident of the State of Tennessee, or whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon Charles Anthony Martin, it is ordered that said defendant Charles Anthony Martin file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Jerry R. Givens an, Attorney whose address is 3720 N. Broadway, Knoxville 37917 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Clarence E. Pridemore at the Knox County Chancery Court, Division 11, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 25th day of September, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN
Clerk and Master

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