



# The Knoxville FOCUS

www.knoxfocus.com

SUBSCRIPTIONS AVAILABLE - \$74.50/YEAR

# FREE

## Take One!

November 24, 2014

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

## Christmas in the City kicks off Friday

Is there any better way to get immersed into the holiday spirit than by roasting marshmallows, meeting Santa and illuminating Krutch Park with more than 100,000 lights?

The free annual Christmas in the City festivities kick off at 6 p.m. Friday, Nov. 28, on Market Square and at Krutch Park with the Regal Celebration of Lights.

The kickoff opens a festive holiday season, with dozens of family-friendly events. The City's Office

of Special Events wants to make it easy for Christmas in the City revelers on the go to quickly and effortlessly access information on events, times and dates, admissions and more, so a new mobile app for smartphones and tablets is being rolled out.

At the Nov. 28 Regal Celebration of Lights, a 38-foot-tall tree in the Krutch Park Extension will be lit - but that's just for starters. Families are invited to enjoy the evening, with music from the

Old City Buskers and bands of carolers, train rides, pictures with Santa, face painting, marshmallow roasting and more.

On Market Street, local businesses will offer free crafts for children. And stop by Home Depot's Santa's Elves Workshop as well as The Muse Knoxville's tent for a special activity.

The tree-lighting ceremony begins at 6 p.m., with other activities continuing until 9 p.m. Dozens of businesses and organizations

will be turning on hundreds of brightly lit Christmas trees adorning buildings downtown and across the city, as the "Up on the Rooftops" promotion continues. ("Up on the Rooftops" began in 1995 with 11 lit trees, and it's grown to include an estimated 400 or more trees last year.)

Meanwhile, the new Christmas in the City app can be downloaded onto most smartphones and

**Continue on page 2**

## Two Knox Officials Being Sought

By Mike Steely  
steelym@knoxfocus.com

The Historic ZoninKnox County government is looking to fill two office vacancies: that of retiring Metropolitan Planning Commission Director Mark Donaldson and state Senator-elect Richard Briggs' previously-held county commission seat.

The commission talked about replacing Briggs during its regular meeting last Monday and decided to tentatively set the application deadline for Monday, December 15th with hopes of selecting Briggs' replacement in a special called meeting on January 12th. A Public Hearing is scheduled to precede the meeting for the purpose of interviewing the applicants seeking appointment.

Former commissioner Briggs resigned as of November 10th and a replacement, selected by the commission, must be seated within 120 days of Briggs leaving.

Briggs represented the Fifth District, which includes extreme West Knox County, Farragut and Concord.

A joint City-County committee is conducting the search for the new MPC Executive Director, and the opening will be announced through local media, the American Planning Association, and other outlets. Knoxville Mayor Madeline Rogero and Knox County Mayor Tim Burchett appointed the six-member search committee.

The job description calls for an executive with ten years or more experience, exceptional communications and relationship skills, strong management experience, and the ability to lead.

"The ideal candidate will have broad experience in planning, a record of working well with public officials, and the ability to build and manage a positive workplace environment," the descriptions say. Deadline for applications is December 31st.

The local planning commission serves a population of more than 400,000 people with a staff of 35 employees.

MPC executive director Mark Donaldson had announced a couple of

**Continue on page 3**

## Dollar General on Amherst brings fight

By Mike Steely  
steelym@knoxfocus.com

What happens when a store is planned for your neighborhood that you don't want, but it gets approved anyway?

The November 13 approval by the Metropolitan Planning Commission of a "use on review" of plans for a Dollar General store has the nearby neighbors frustrated and vowing to stop the project. The proposed store would be on a 1.3 acre triangle of vacant land at the intersection of Amherst Road and Piney Grove Church Road in the Seven Springs area.

Prior to the MPC's decision, several people spoke against the store with some vehemence.

Cynthia Crosby Myers said that while the neighborhood is not opposed to Dollar General, this instance would place "a good store in a bad location." She also said she was upset that the developer "only wants a Dollar General" and would not compromise.

Dean Leonard, vice president of the Seven Springs Homeowners Association, said the store would create

**Continue on page 2**

## S-D Cadet Receives Bronze Cross Award



PHOTO BY DAN ANDREWS.

Brigadier General Gene Bayless presents Cadet Jacob S. Hale with the Bronze Cross Award.

On November 20, South-Doyle High School Army Junior ROTC Senior Cadet Jacob S. Hale was presented with the Legion of Valor Bronze Cross Award from the Legion of Valor of the United States of America Inc., an organization founded in 1890 and comprised of Medal of Honor and Service Cross recipients. This prestigious award recognizes cadets worldwide who have demonstrated excellence in military, scholastic and civic affairs. Of the more

than 300,000 cadets participating in the Army JROTC program worldwide, only 28 were approved for the Bronze Cross Award in 2014.

Cadet Hale is a senior at South-Doyle High School and plans to pursue a career in the Marine Corps after graduating from college. In JROTC, Hale has served in the Color Guard and commanded the Raider Team. In May 2014, Hale assumed command of the Cherokee Battalion, is a member of the Young Marines, captain of

the LifeSmarts academic team and captain of the financial management team. He earned the Superior Cadet Award for three years, Marine Corp League Leadership Award, 82nd Airborne Division Leadership Award and American Veterans of Foreign Wars Award. Hale is also a member of the National Honor Society and Dean's List, attended Tennessee Boy's State Convention in 2014 and has been recognized for giving more than 100 hours of community service.

## School Audit Order Changed

By Mike Steely  
steelym@knoxfocus.com

The instructions previously given to Knox County's Internal Auditor involving the audit of the school system's credit card usage were modified during last Monday's meeting of the Knox County Commission.

Commissioner Ed Brantley moved to instruct the audit be conducted on the questionable use of six

cards over the past five years and use of other credit cards over the past two years. These terms narrow the scope of the initial audit proposal, which had called for the school system's use of all credit cards.

The new instructions are apparently closer to the request from the school board, but keep the investigation with the Internal Auditor rather than an

outside firm.

Caldwell said he, the Internal Auditor, and the school board finance director have "had a lot of meetings," and added, "to see who's doing what."

Apparently three investigative audits are going on, including the county's Internal Audit, a sheriff's finance audit, and an audit by the Tennessee Comptroller's Office. The audits are looking at credit card

use by school administrators and the school system's nutrition division.

"Some people believe we are going to conduct a shallow audit," commission vice chairman Dave Wright said.

Chairman Brad Anders said the state comptroller is doing a "forensic audit" and anything uncovered by the Internal Auditor having to do with criminal activity would be turned over to

the state's inquiry.

"There are three eyes on this," Anders said. He said if anything is found, the violators will be held accountable.

Commissioner Mike Brown, along with Anders, voted against the new instructions, saying that the commission's Audit Committee would "firm up" the audit and, for the first time, discuss the findings

**Continue on page 4**

Ohhh. Ahhh. Spa gift certificates.

Available for massages, facials and waxing.



Tennova Health & Fitness Center  
Tennova.com  
859-7900

### RIGGS DRUG STORE

604 E. Emory Rd.  
Mail: P.O. Box 1140  
Powell, TN 37849

PHARMACISTS:  
Ryan Flatt

(865)947-5235

Store Hours:  
M-F 9-7  
Sat 9-2

LEADER®  
Free Delivery!

Give thanks for your health.

Bring a friend for a tour and a free class!

Tennova Health & Fitness Center  
Tennova.com  
859-7900



# Focus on the Law

## Carrying handguns

Article I, Section 26 of the Tennessee Constitution provides: "That the citizens of this State have a right to keep and bear arms for their common defense; but the Legislature shall have the power, by law, to regulate the



By Sharon Frankenberg, Attorney at Law

wearing of firearms with a view to prevent crime." Pursuant to this power, myriad laws have been passed to punish as well as permit the carrying of firearms. For example, Tennessee Code Annotated Section 39-17-1307 outlines the crime of unlawful carrying or possession of a weapon. The offender must carry a firearm, a knife with a blade length exceeding 4 inches, or a club with the intent to go armed. The punishment for this offense increases depending upon the number of violations by the offender and where the offense occurred. A person who has

been convicted of domestic violence or is subject to certain orders of protection and who possesses a firearm may violate this statute. Also if the offender is already a convicted felon,

felons are typically prohibited by law from possessing a firearm regardless of intent so being in possession of a firearm subjects them to additional felony charges for violating this statute.

Despite this statute, a person who qualifies and obtains a civilian handgun permit under the process prescribed by T.C.A. Section 39-17-1351 may wear a gun openly or in a concealed manner. According to the Attorney General's Opinion No. 05-154, "the statutes governing the wearing and carrying of firearms neither expressly prohibit the permit holder from

carrying a handgun openly, nor expressly require the permit holder to carry the handgun concealed." Of course, using or carrying the handgun during the commission of a crime would subject the handgun carry permit holder to arrest.

On July 1, a new law took effect that allows many Tennessee gun owners without handgun carry permits to keep loaded firearms in their vehicles. Previously non carry permit holders could keep unloaded weapons in their vehicles but had to keep the ammunition separately. Under the new law, there are two requirements to qualify to keep the weapons in their vehicles. First, the gun owners must not be prohibited from possessing or receiving a firearm by federal law or from purchasing a firearm under state law. Second, they must be in lawful possession of the vehicle. If the vehicle is owned or leased by a government or private employer

for the use of employees it is not covered if the employer has adopted a written policy prohibiting firearms or ammunition within the vehicle.

A controversial open-carry gun bill (The Open Carry Firearms Freedom Act) was killed in the House Finance Subcommittee in April of this year. Senate Bill 2424 filed by Sen. Mae Beavers did away with the requirement that gun owners go through a background check, receive training and obtain a permit before carrying a handgun in public. The handgun carry permit would only be required if they wished to conceal their weapons. The bill passed the Senate by a vote of 25-2 but was never brought to a vote on the floor of the House. Please note that no state legislation can remove any federal gun ownership restrictions already in place such as a criminal background check and a waiting period to purchase handguns.

## Dollar General on Amherst brings fight

**Continued from page 1**

large-truck traffic and endanger people walking there from their homes because the neighborhood has no sidewalks. He also said the store would cause a back-up of traffic at the nearby railroad tracks.

Blake Fultz challenged the MPC commissioners, saying the information from the commission's workshop session was wrong; there are 450 residents there, not 40. He said that the roads around the proposed location don't meet the width requirements and that there are no stormwater runoff plans. Fultz also disputed the setback of the proposed store.

"I don't know of anyone in the neighborhood that wants a Dollar General there," Fultz said.

Carrie Dougherty, a realtor in the neighborhood, said there isn't enough room on the vacant lot for the store and rebutted the claim of lighting at the rear of the store.

David Canges said he was concerned about pedestrian traffic to and from the store and said that Dollar General was "not a neighborhood convenience store."

Attorney Arthur Seymour, Jr. represented developer Schaad Commercial Investments and rebutted most of the objections, saying that the proposed store is smaller than most Dollar Generals and the site "is a perfect location for them."

The location of the store and part of the neighborhood to the southwest of Amherst Road was annexed into the city in 2008. Across Amherst the subdivision remains in the county.

Seymour said the Schaad company built the neighborhood more than 15 years ago, and most of the homeowners bought their homes from Schaad. He said, and MPC confirmed, that a retail space is allowed in the current RP 1 (Planned Residential) area if there are at least 100 homes. Seymour added that Schaad had held the lot for a future store location.

The store being planned is 9,100 square feet, and Seymour said that only one Dollar General delivery truck would be there weekly. He said the 20 foot wide road in front of the store would pose no problems for the truck or other deliver vehicles.

MPC Chairwoman Rebecca Longmire told the meeting that the majority of the commission had visited the proposed site.

"I've struggled with this one," said Commissioner Art Clancy. He said that the store would reduce trips outside the neighborhood but added, "If this were near my home I don't know how I'd feel." He added "I'm not in love with this...but I have a problem with telling the developer, 'you can't do that.'"

Clancy then moved for approval subject to several restrictions, including the setback and parking space reduction.

Vice Chairman Bart Carey said he might feel differently if the proposal "just fell out of the air" but "based on the way the regulations are written" he was in favor of granting the use on review.

In granting the request, the planners asked for more screening of the store from the neighborhood.

The vote was 14 to 1 with only commissioner Michael Kane voting "No."

The objection to the ruling of the MPC grew verbal following the decision when one of the landowners shouted "Very irresponsible, you should be ashamed," several times and was asked to leave the meeting.

The final approval must come from the city's Board of Zoning Appeals for changes the developer wants to make, including reducing the rear setback from 25 to 18.2 feet and decreasing the required parking spaces from 46 to 32. The BZA hearing will apparently see members of the neighborhood present and objecting.

The Dollar General matter was not on the board's agenda Thursday, and the BZA meets again on December 18th.

Ben Vaughn, president of the Seven Springs HOA, told *The Focus* that he feels the MPC is "in the pocket" with Schaad and that if the Dollar General store is built, he plans to put his home on the market and move out of the neighborhood.

"We fought annexation, and we'll fight this," he said.

The opponents can appeal the BZA decision within 15 days to the city council.

## Christmas in the City kicks off Friday

**Cont. from page 1**

other mobile devices now. Apple product apps will be available soon.

People can also use the app to vote for their favorite Window Wonderland display. Participating merchants and restaurants will be turning their storefront windows into a festive holiday display, coinciding with "The Twelve Days of Christmas" or their own creative decor. Votes can also be cast on the City's Office of Special Events Facebook page - [www.facebook.com/cityofknoxvillespecial-events](http://www.facebook.com/cityofknoxvillespecial-events).

All Christmas in the City events will continue to be listed on the City of Knoxville's website: [www.cityofknoxville.org/christmas](http://www.cityofknoxville.org/christmas).

If you're in the mood to share your holiday photos, the Special Events Office can help spread your holiday greetings and good cheer through social media. See the perfect store window decoration? Admiring a rooftop tree? Capture a magical family moment? Email your photos to [special-events@cityofknoxville.org](mailto:special-events@cityofknoxville.org), and City staffers can distribute many of them through Twitter and Facebook.

Or if you're Tweeting your own photos, please use the hashtag #christmasinthecity.

There are two other Christmas in the City events that will kick off on Friday, Nov. 28, as well:

### Market Square Holiday Ho-Hoedown

6:30 p.m. on Friday, Nov. 28

Market Square  
This year's Holiday Ho-Ho Hoedown features East Tennessee's own national singing sensation, 10-year old Emisunshine & the Rain, along with Knoxville rising star Mae Beth Harris. The hoedown also showcases the national champion Knoxville clogging team from the Step Above Dance School. Award-winning WDVX personality Freddy Smith and his Christmas Chicken will emcee and pose for pictures.

### The City of Knoxville's Holidays on Ice, presented by Home Federal Bank

Friday, Nov. 28, through Monday, Jan. 5, 2015

Market Square  
Enjoy skating under Christmas lights and under tent cover - rain or shine! This unique outdoor ice skating rink in the heart of downtown Knoxville draws more than 16,000 skaters each year.

Admission is \$10 for adults, \$7 for children 12 years and younger, and admission includes skate

rental.

Skate with Peppermint Panda, the official mascot for the City of Knoxville's Holidays on Ice!

For more information about Knoxville's Holidays on Ice, call 865-215-4423 or visit <http://www.knoxvillesholidaysonice.com/>.

Finally, mark your calendars! After the Nov. 28 kickoff, free Christmas in the City events will continue on three consecutive Friday evenings:

### WIVK Christmas Parade

7 p.m. on Friday, Dec. 5  
Gay Street

Be festive during the annual WIVK Christmas Parade, presented by Advanced Office Systems. See all of the different decorated floats, marching bands and dancers, and watch for Santa Claus.

The parade begins on Church Avenue at Hall of Fame Drive and will parade down Church to Gay Street, Gay Street to Jackson Avenue, then Jackson Avenue to Morgan Street.

### Comcast Christmas at Chilhowee

6-9 p.m. on Friday, Dec. 12

Chilhowee Park  
This free event includes a traditional lighting of a tree on the park's bandstand. Enjoy live music, and

build a gingerbread house with Austin-East Magnet High School's Culinary Arts Department.

Comcast Christmas at Chilhowee also offers train rides for all ages, pictures with Santa Claus, marshmallow roasting, hot cocoa by the Salvation Army, face painting and balloon animals. Stop by The Muse Knoxville tent for a special activity.


### Tour de Lights Bike Ride

7 p.m. on Friday, Dec. 19

This fun, free, casual five-mile bike ride - starting at Market Square and including decorated bicycles and riders - has become one of Knoxville's favorite holiday traditions.

Decoration judging begins at 6 p.m.; prizes are awarded after the ride in several categories, including Best Decorated Bike, Best Decorated Person, and Best Group Theme. The ride tours downtown, Fourth and Gill and Old North Knoxville. Mast General Store and Three Rivers Market provide hot cocoa and cookies for participants. Helmets and headlights are required, and all ages and skill levels welcome.

For more information, visit [www.knoxtrans.org](http://www.knoxtrans.org).

 **Guitar Lessons**  
Guy Lee

\$20.00  
30 minute private lessons

Also bass, banjo & mandolin

Cell 615-351-4668  
East Knoxville

[www.guytar.com](http://www.guytar.com)

**Thanksgiving comes once in a year, but may the feeling of gratitude live in our hearts all year round.**

**Have a Blessed Thanksgiving Day.**


**Heritage Pool Supply**  
113 E. Emory Road | Powell, TN 37849  
[www.poolsbyheritage.com](http://www.poolsbyheritage.com)  
**865-947-7527**



**GOLD SMITH'S**  
We Buy & Sell Gold, Silver & Coins  
Nice Gifts for ANY Occasion!

**Diamond Engagement & Gemstone Jewelry**  
Layaway Available • Jewelry Repair

**WHY PAY RETAIL?**  
7811 Oak Ridge Hwy, Suite #3  
(Across from Sonic in Karns)  
865-227-0369 865-803-8021

  
**Serving All Of Knox County.**

Proudly independently owned and operated.  
Published by Fountain Printing and Publishing, Inc.

Deadline for ad design is Monday at 5 p.m.  
Deadline for Classified ads is Thursday at noon.  
Deadline for submissions is Thursday by noon.

Articles, announcements, photo attachments and cutlines may be submitted by e-mail to [staff@knoxfocus.com](mailto:staff@knoxfocus.com).

Publisher ..... Steve Hunley  
Editor, Art Director ..... Marianne Dedmon  
[editor@knoxfocus.com](mailto:editor@knoxfocus.com), [design@knoxfocus.com](mailto:design@knoxfocus.com)

Office, Classifieds ..... Rose King  
[staff@knoxfocus.com](mailto:staff@knoxfocus.com)  
Dan Andrews ..... [andrewsd@knoxfocus.com](mailto:andrewsd@knoxfocus.com)  
Mike Steely ..... [steelym@knoxfocus.com](mailto:steelym@knoxfocus.com)  
Sales ..... [sales@knoxfocus.com](mailto:sales@knoxfocus.com)  
Pam Poe ..... [phpoe2000@yahoo.com](mailto:phpoe2000@yahoo.com)  
Bill Wright ..... [wrightb@knoxfocus.com](mailto:wrightb@knoxfocus.com)  
Legal Ads ..... Cathy Cole, [legals@knoxfocus.com](mailto:legals@knoxfocus.com)

Articles designated as written by Focus Staff are the collaborative efforts of several staff members and are reviewed and approved by the editor and the publisher.

*The Focus* would like to thank all contributing writers. Submissions from our writers are gratis and are greatly appreciated. While articles are not guaranteed placement, we do strive to place as much as possible. Submissions for the paper are on a space available basis and are subject to publisher and editor approval. We want your news: that is what makes this paper truly a community newspaper.

**SUBSCRIPTIONS AVAILABLE - \$74.50/YEAR**  
OPINIONS EXPRESSED IN THIS EDITION ARE THOSE OF THE AUTHORS AND NEITHER THESE NOR ANY MATERIAL PUBLISHED HEREIN REPRESENT ENDORSEMENT BY THE FOCUS.

Advertising: The Focus is not responsible for errors in an advertisement if not corrected by the first week after the ad appears. This newspaper is not responsible or liable whatsoever for any claim made by an ad or for any of the services, products or opportunities offered by our advertisers. We do not endorse or promote the purchase or sale of any product, service, company or individual that chooses to advertise in this newspaper and we reserve the right to refuse any or all advertising we deem inappropriate or unacceptable by our company standards. Political advertising must be pre-paid. The Focus does not accept ads that defame any candidate. All political ad content must be pre-approved prior to its run in the paper.



865-686-9970 [www.knoxfocus.com](http://www.knoxfocus.com)

# KCS Board Discusses Year Round School

The main item on the agenda for the Board's November mid-month meeting last week was a preliminary discussion of the school system moving to a year-round schedule, which is now referred to as a "balanced calendar."



By Sally Absher  
sallyabshe@knoxfocus.com

potentially increase instructional time by providing opportunities for intervention and enrichment throughout the school year rather than waiting until summer break.

A balanced calendar purports to mitigate against summer learning loss, improve attendance and reduce discipline problems, provides opportunities for teachers to earn additional compensation, and provides opportunities for professional development.

Disadvantages include inconclusive data on academic gains, impact on family vacations; required changes to traditional community activities such as athletics, summer camps, and reduced summer employment opportunities for both high school students and teachers.

If the modified calendar is not implemented system-wide (which is not unusual in larger districts), it could result in different schedules for students and parents, and there could be huge increases in cost if intercessions are used for extended learning time.

As always, the devil is in the details. And there were few details available during last week's preliminary discussion. This much we know: There are various schedules and models for year-round school. The two most popular are the 45/10, and the 45/15 schedules.

These models incorporate the current schedule of four quarters of approximately 45 days (9 weeks), but these are divided by longer fall and spring breaks of 10 to 15 days (two - three weeks). The Christmas break would remain

the same or slightly longer: two to three weeks. Currently KCS has a two day fall break, a two week Christmas break, and a one week Spring break. Under the most likely balanced calendar plans (45/15 and 45/10), the summer break would be reduced from the current 11 weeks for students to somewhere between 5 and 9 weeks, respectively. Summer break for teachers is about a week shorter than for students.

Another variable is how the break time ("intersessions") would be used. Average and above average students might simply have longer fall and spring breaks, with the days redistributed from the traditional summer vacation. Or they could attend "enrichment" classes during the intersessions.

Proponents of year-round school point out the value of increased instructional time for some students, so there could be 1 to 2 weeks of instruction during the fall and spring intersessions for students needing intervention, in addition to traditional summer school options.

The KCS presentation lists several districts currently using a balanced calendar: Alcoa City, Maryville City, Oak Ridge City, Washoe Co (NV), Cobb Co (GA), Wake Co (NC), and Emerald Academy (Knox Co Charter).

Further research shows that of the list, only Washoe County NV uses a 45/15 model. Most other districts use a modified 45/10 model. Forty of 163 schools in Wake Co NC use the 45/15 (multi-track method); the majority are elementary schools, and this is largely to mitigate a student population explosion and overcrowding.

Dr. McIntyre described the concept as "sort of a non-traditional calendar that allows for more frequent breaks between academic periods, that allow for potentially intervention and enrichment for students, and would ultimately, also, one of the tradeoffs is a slightly shorter summer, potentially."

As is customary with new programs being pushed by the KCS administration, board members were given a presentation by school officials. The administration is to be applauded for presenting both advantages and disadvantages to adopting a balanced calendar. The presentation is available as a link to the November 19 agenda (knox-schools.org/Page/2110)

On the plus side, modifying the calendar would

programs, programs like Governor's School...also, to follow up on college visits, I really do agree that fall break is a very important time and it needs to be a bit longer just two days. Karen Carson pointed out that the board had this discussion six years ago, with much talk, surveys, etc., and at the end, it still came out 55 (against) to 45 (for). She said, "My guess is no matter how much of that we do, we're gonna be pretty darn close to the same thing here." She added, "I frankly don't have a strong preference for either at this point."

Board member Doug Harris suggested that KCS poll districts who had adopted the balanced calendar. He said, "I can say anecdotally that people I know that live in Maryville, they said that it was probably about the same percentage of people who wanted it and didn't want it, and now everybody loves it."

But many systems across the nation have "tried and rejected" a year-round school or balanced calendar measure. The website www.summertime.com/ has a detailed (but not terribly current) list of 362 school systems that have tried and rejected year-round school/balanced calendar, and more that considered it and rejected it before trying it.

Cost is one major factor. In fact, Knox County (or the Farragut school system at the time) tried a form of year-round school in the West Knox area during the mid-1970s. The Farragut school system saw an increase of cost for instruction, maintenance, fixed charges, food services, transportation,

and plant operations. The cost increase for the 1974-1976 Extended School Year experiment was 35%. The experiment, planned for three years, ended after just two years.

Metro Nashville (MNP) considered implementing a balanced calendar in 2011. The board narrowly defeated a plan to begin school on July 25. The proposal would have required \$20 million in additional funding.

Instead, a later start date of August 1 was approved beginning in 2012. There are two intercession periods in this calendar: three days in October, followed by two days of Fall Break, and a full week in March, followed by a week of Spring Break. The last day of school is May 24.

And as Dr. Alvez mentioned in the presentation, the research is mixed on the academic benefits of year-round or balanced calendar schools. A 2012 study by Steven McMullen and Kathryn E. Rouse of Elon University found that "a year-round calendar doesn't benefit the average student. Because these schools offer more breaks to make up for being in school year-round, students end up learning the same amount of material."

In response to claims that year-round school provides academic benefit to students across the board, a report by the Joint Legislative Audit and Review Commission (2102) on all year-round schools in Virginia notes that, "research finds limited academic impact of year-round schools, but that certain student subgroups may benefit...overall"

**Continued on page 4**

## Two Knox Officials Being Sought

Cont. from page 1

months ago he'd be leaving but would stay until a replacement is found.

University of Tennessee.

voted, on first reading, to clear up some language involving composition, appointments and terms of the Library Board which includes naming the board by commission districts.

In related office-holder news, commission also debated appointments to the Ethics Committee Monday. Nominated were Anthony T. Brown, Jonathan D. Cooper and John E. McCook. Cooper was selected in a 7-3 vote after he and Brown addressed the meeting. Brown is a former executive with Knox County Schools and on the Adjunct Faculty at the

Brown is a community activist and a computer consultant. He was nominated by Commissioner Sam McKenzie. Following the selection of Cooper, McKenzie nominated Brown successfully to the Knox County Library Advisory Board. Jerome Miller was reappointed to the library board as well. Two vacancies on that board exist and may be appointed in December. The commission also

Recently-installed commissioner Bob Thomas was named to replace Brad Anders on the Tennessee Technology Corridor Development Authority's Board of Commissioners. Thomas was also selected to the county retirement and pension board.

			
<b>Brenda Albert</b> 805-1911	<b>Mike Cameron</b> 384-1866	<b>Jan Cole</b> 455-5050	<b>Betty Cooper</b> 599-2870
			
<b>Jerry Headrick</b> 679-1876	<b>Doyle Hensley</b> 207-8972	<b>Kim Litton</b> 567-9138	<b>Terri Mason</b> 385-0651
			
<b>Carolyn Matthews</b> 640-5246	<b>Page Pratt Miller</b> 548-1968	<b>Dave Roberts</b> 621-3673	

**Johnson University Presents**



**Festival of Christmas JOY**

**SATURDAY, DECEMBER 6, 2014**

<b>DINNER</b> 5:30 P.M. Gally Commons Dining Hall \$12 Adults	<b>PROGRAM</b> 7:00 P.M. Phillips-Welshimer Auditorium Free
--	--

**RSVP FOR DINNER BY DECEMBER 3**  
865-251-2253

7900 JOHNSON DRIVE, KNOXVILLE, TN 37998 \* JOHNSONU.EDU

**Warm Thanksgiving Wishes**  
for you and your family  
from all of us at Realty Executives




**ASSOCIATES**

MARYVILLE | 1213 W Lamar Alexander | 865-938-0011  
NORTH KNOXVILLE | 3232 Tazewell Pike | 865-688-3232  
POWELL | 2322 West Emory Rd | 865-947-9000  
<http://realtyexecutivesknoxville.com>

## City Council considers Homemakers Sales

By Mike Steely  
steelym@knoxfocus.com

Did you know the city of Knoxville offers vacant lots and lots with substandard houses for sale to individuals? It's part of the city's effort to remove blight, help rebuild neighborhoods, and provide economic housing.

Tuesday's meeting of the city council takes up several of such properties and the requests to purchase the sites.

Tamera Daggs is requesting the purchases of 423 E. Quincy Avenue for \$10,000. Glory Bassey Johnson and Isaac Johnson are asking to buy one parcel at 3912 Carnation Drive for \$13,755. Shannon D. Washam and wife, Jean-Ann Washam, are looking to buy the property at 836 Bellaire Avenue for \$1,500. Lee Ann Rogers and Terri Hill-Terry want to buy the property at 310 E. Oak Hill Avenue for \$24,000. Arcadia Construction wants to purchase 1011 McGhee Avenue for \$15,200.

Some available property is only vacant lots and some have houses or structures in need of repairs. Some lots are not buildable but can be bought by adjacent property

owners or used as gardens.

A list of the available properties is on the city's website ([www.cityofknoxville.org/development/homemaker](http://www.cityofknoxville.org/development/homemaker)). The city establishes a target price on each property and lower bids will be considered if the price is necessary to make the project available to low-income homebuyers or tenants.

The properties and applications are reviewed by the city's Homemakers Committee which meets the last Wednesday of each month. Applications must be received by the Community Development Office, City-County Building, Room 519, at least 15 days before the committee meeting.

Purchasers enter into a sales agreement and plans must be submitted within 90 days of the agreement, for rehab or new construction. The buyer must complete the project within one year of receiving the deed.

The city council must approve all purchases. Anyone wanting information can call 215-2120.

Available property and a map of the site can be viewed on the city's web site.

## KCS Board Discusses Year Round School

Cont. from page 3

there is no measurable academic benefit to the year-round school." And, with regard to academic performance and test scores, a 2010 study by Amery Wu and Jake Stone (Journal of Educational Research and Policy Studies) on whether year-round schools in California had an effect upon the outcome and growth of schools' Academic Performance Index (API) scores found that "year-round schools failed to affect either measure."

Finally, "summer learning loss" is a controversial term. Many children, especially those from higher socioeconomic backgrounds, actually experience gains in reading over the summer. But an achievement gap clearly exists - and is

widening - for children from lower socioeconomic backgrounds.

Because the meeting was an extended work session, there was no vote whether to move to year-round school.

Dr. McIntyre summarized that he generally heard a "consensus among the board to move forward with a full conversation and dialogue with our community." He also said he heard the need to think about the methodology...narrowing the choices to 2 or 3 models, and put a price tag on it.

If the community and board ultimately decide to adopt a year-round calendar, it will be at least two years (2016-2017), and maybe longer, before the change would take place.

## School Audit Order Changed

Cont. from page 1

of the audit of the school system's Physical Plant Upkeep funds in Tuesday's Audit Committee meeting.

"You don't want to wait two months to see what happens," Brown said, recalling the several months the county waited for the PPU audit report.

"There are 232 fuel cards, 27 Sam's cards, and other credit cards," commissioner Jeff Ownby said of the credit cards that were used by the school system, adding, "They're still out there, not being monitored."

Commissioner Sam McKenzie said the "scope" of the audit is his concern and referred to the public's outcry for an audit investigation is a "court of email."

"There needs to be transparency in the school system. This is another red flag," commissioner Bob Thomas said, adding that there's a misconception that the Internal Auditor works for the school system and not for the commission.

Caldwell told the commissioners that the Sam's

cards and six Sun Trust cards have been canceled. He said the finance department will issue some "ecards" and do a lot of training, adding, "We've got some things in place we're working on."

He said his department is working closely with Andrea Addis, the Internal Auditor, and she has a "general work plan."

Commissioner Charles Busler chastised Superintendent James McIntyre for not following state regulations and informing the commission of violations. Anders said McIntyre did respond to him by email about one of the issues, but he didn't forward it to the rest of the commission as he assumed the superintendent had done so.

Busler said that Superintendent McIntyre owes the commission an appearance to explain some of the problems with the system.

Immediately prior to the 7-2 vote to alter the instructions to the Internal Auditor Commissioner Brown asked "Why do you want to tie her hands?" He voted against the motion.

# Update on KCS Audits, Special Investigations

By Sally Absher  
sallyabsher@knoxfocus.com

At last week's mid-month Board of Education work session, Dr. McIntyre updated the board on the situation regarding KCS food services and accounts payable departments that led to the dismissal of one employee and investigations by law enforcement and the Tennessee Office of the Controller, and the audits that were requested by the school board for both of these areas.

He said that preparation for those audits are currently underway, and added, "I've asked Bob Thomas, our Assistant Superintendent for Administrative Services, to look closely at our administrative functions and develop a Comprehensive Plan to ensure that appropriate controls are in place and to address they type of inappropriate actions that we've seen in some of the administrative functions over the past 18 months.

McIntyre said he received a draft of the Comprehensive Plan that afternoon, and indicated that one of the recommendations - canceling the six school system credit cards and moving to the county's e-commerce card and travel card system - is complete.

He asked Thomas to highlight some of the other recommendations

included in the plan, which is linked under Superintendent's Report on the November 19 Agenda, available at [knoxschools.org](http://knoxschools.org).

Thomas began by saying that they would be considering additional recommendations as the document evolves. He said there are two phases to the plan: accountability measures and personnel recommendations.

Two steps were taken immediately: the elimination of the six Sun Trust credit cards, and eight centrally administered Sam's Club cards.

The school will be using e-commerce cards, which provide transparency with all transactions available for public review online.

Travel cards will be transparent as well. In addition, the KCS travel policy will be aligned with the county's travel policy. The plan recommends three travel cards: for the superintendent, the board, and the human resources department for recruiting efforts. The cards will be set up to automatically provide exemptions from any taxes the school system is exempt from.

He said there would be annual training for all personnel involved. Additional accountability recommendations include:

- Develop key performance indicators/ best practices for each

department that falls under administrative services, developed in conjunction with the accountability department.

- Develop a fleet management policy for the board, and refining the policy governing fleet management for all Knox-County owned vehicles.

- Ensure that controls for Pilot Fuel Cards are adhered to consistently by all departments.

- Develop consistent policy regarding technology purchases, with tracking through the technology request system. This would include e-rate discount and capital construction technology purchases.

- Develop a capitalization policy, which was a recommendation of the PPU audit.

In the area of personnel recommendations, Thomas said the plan recommends transitioning the schools' accounts payable functions to the county finance department. Presently there is some duplication, which may be leading to delays resulting in late fees and finance charges.

Additionally, some of the school nutrition department accounts payable could be transitioned to the county. Some of the funds are federal (Title 1) money, but Thomas said "it would be good to try to transition as much of that

as we can to the county."

With the transition of the majority of the schools accounts payable to the county, Thomas said there will be some restructuring of the schools finance department, and repositioning of positions.

Recommended new positions include: Supervisor of School Activity Fund Accounting; School Business Manager to work with major contracts including copiers, buses, etc.; and Budget Execution Analyst to make sure expenditures are being tracked appropriately.

Thomas said these positions would be budget neutral with the transition of most accounts payable functions to the county. No mention was made of whether the county would need to hire additional staff to take on these added responsibilities.

Finally, Thomas recommends regularly scheduled meetings with department heads in administrative services areas to ensure the recommendations of the comprehensive plan are implemented and followed.

"In the last six years," Thomas said, "the school system has experienced a 25% reduction in finance department personnel... while revenue has grown \$60M, a 14% increase."

**Visit our Grand Opening.**

**Great haircuts are just the beginning.**



**OnlineCheck-In™**

Download our free app or visit [greatclips.com](http://greatclips.com).



**Great Clips®**

IT'S GONNA BE GREAT™

**ANY HAIRCUT**

**\$6.99**

Good at University Commons location only.

OFFER EXPIRES: 12/31/14

**ANY HAIRCUT**

**\$8.99**

Valid at participating salons.

OFFER EXPIRES: 12/31/14

**University Commons**

2441 University Commons Way  
Knoxville, TN 37919

**865-253-7545**

M-F 9-9 Sat 9-7 Sun 11-6  
Upper level next to Walmart

**ClipNotes™**

Don't just get a cut, get your haircut.

Find us at  

greatclips.com | salonjobs.greatclips.com | greatclipsfranchise.com

## Our Neighborhoods

# ALICE BELL

By Mike Steely  
 steelym@knoxfocus.com

She was a remarkable woman, years ahead of her time, and her memory lasts through the many places and things named for her in Knoxville.

Alice Bell was the daughter of Samuel Newton Bell and his wife Margery Legg. Samuel built the old Bell Home on Washington Pike in 1858. Alice was said to be a spirited young lady and attended Walnut Grover Academy where she met her future husband, John Robert Shipe.

Much of what is now the Alice Bell neighborhood was part of a large farm owned by Alice's father. While the neighborhood officially falls within the Whittle Springs community, the Alice Bell neighborhood maintains its identity and heritage.

John Shipe was a surveyor and superintendent of the Knox County Schools. Alice became involved with the community, the Red Cross, and many church activities. She donated the land for the Alice Bell School, which was named for her in 1948. The Alice Bell neighborhood, a community park at the school and the Baptist Church there carry her name yet today.

Alice Bell Shipe is buried in the Smithwood Baptist Church Cemetery on Tazewell Pike.

The recreation center there has been renamed for Richard Leake. The Alice Bell Park, next to the recreation center, has six ball fields with lights, restrooms, concessions, a playground and



PHOTO BY MIKE STEELY

*The Richard Yoakley School in the Alice Bell neighborhood stills carries the "Formerly Alice Bell School" inscription. Many places, including the neighborhood park and Baptist Church, carry the name of the woman who contributed so much to her community.*

a batting cage. The recreation center offers after after-school and summer programs for children.

The school is now named the Richard Yoakley School and specializes in students with behavioral or other problems. The school maintains a strict dress code. Provides regular and special educational programs,

vocational classes, and behavior modification for children in grades 6 through 12. The ultimate goal of the school is to return students to schools in their zoned areas.

An active group, the Alice Bell-Springhill Neighborhood Association, is headed by Ronnie Collins. A cell tower near Washington Pike and I-640 is a

visible reminder of the impact this organization has had on the community. Thousands of drivers each day no longer see a cell tower. Instead, they view a huge flag pole.

They have also worked with Clayton Bank and are currently active with plans to improve Washington Pike and Millertown Pike. The group also has been

active in the renaming of Valley View extension as "Charlie Haun Drive."

The association meets monthly at Alice Bell Baptist Church. You can reach Collins at 637-9630.

# Bus, trolley ridership is up

By Mike Steely  
 steelym@knoxfocus.com

It was the Knoxville Transit Authority's briefest meeting in recent history and would have been even shorter had the authority not paused to honor the five winners of the recent Roadeo Competition.

Chair Renee Hoyos invited the winners to

the Thursday meeting, along with their trophies, and singled out Mike McManis, chief mechanic, as the only mechanic in the state contest to actually start an engine during the competition.

Transit Director Dawn Distler called the winners and other employees "an amazing group."

She also noted the

success of the Vol Trolley route from downtown to the new UT Commons complex. She said the merchants there are pleased and have asked for a couple of benches there for waiting passengers.

"That's the kind of feedback we want," she said.

Boe Cole, city

comptroller, told the authority that overall revenue is up and the drop in fuel prices has "been the saving grace."

"We're doing great," he said.

Ridership in October increased by 3% overall, but a few routes had fewer riders: Sequoyah Hills, Western Avenue, Millertown, Magnolia,

Burlington, Sterling and College Park. Several bus routes showed double-digit improvements in the number of riders and those included Beaumont, Sutherland, Lakeshore-Lonas, Inskip-Breda, Chapman, UT Hospital and Vestal.

Some bus routes had fewer than 9 riders per hour on the average and

those included Sequoyah Hills, Lakeshore-Lonas, and the cross town bus route.

Ridership of the Vol Trolley was up more than 20% with the addition of a route to the UT Commons shopping complex.

Overall ridership for the year is up 4 percent.

## Need a friend in the business?

- Thinking of buying or selling?
- Have you seen a home that you are interested in?
- Want to sell and buy but don't know where to start?
- Need help with lenders and home inspectors?
- Curious what your home is worth?
- Wondering what you can buy?
- Transferring and need assistance in another market?



*Whatever your need, you have a friend in the business.*

*For full service real estate assistance call Page Pratt, a Fountain City Tradition!*

Your goals, objectives, and timing are most important to me! For satisfaction and success with all your real estate needs please feel free to contact me directly, 548-1968.

It's time to make a move!  
 Local listings needed! Most of my inventory has sold within the last 45 days. To get your home sold, not just listed, call me.

I look forward to earning your confidence and business! When you think real estate, think Page Pratt!



**Page Pratt** 548-1968 · 688-3232  
 pagepratt@msn.com

**REALTY EXECUTIVES**

# Historic zoning looks at out-building, garage and sign

By Mike Steely  
steelym@knoxfocus.com

The Historic Zoning Commission has denied a request to remodel a new metal storage building at 915 Luttrell Street. The owner said the building is already on site and wanted to remove the metal and replace it with wood to resemble the historic house.

But he'll have to come back with other plans.

Matthew Hatfield said the 8 by 15-foot metal building is similar to other metal storage sheds in the 4th and Gill neighborhood. While the commission considered the changes during its Thursday morning meeting, the issue became that the shed's metal roof just wasn't compatible.

"We were not aware that it required a permit," he said, noting that other metal buildings are located along the alley behind his house. Hatfield told the commissioners he can have the building removed.

The commissioners did approve the reworking of a garage and the addition of a retaining wall at 900 Gratz Street Avenue. Sean Martin said the garage behind his historic home would get a replacement garage door in the "carriage" style and windows would be replaced. He also got permission to remove a window in the rear of the garage and replace it with a door.

Martin may have to come back to get his site

plan approved when building a rock wall because of the height of the fence he plans atop the wall.

A building at 35-37 Market Square also received a variance to erect a 9.45 square foot sign on the corner of the structure. The request had been denied in October but was resubmitted to request one sign instead of its original request for two signs. The two-sided sign was authorized and will appear on the corner of the building with information about shops in the buildings.

The commission agreed that the one sign, on the corner of the building, would create less sign clutter.

# The Old Places Are Gone



By Joe Rector  
joerector@comcast.net

We Baby Boomers continue to age, some of us gracefully, some of us kicking and screaming. Either way, the years click by, and most of us at some point reminisce about "better" times. Part of that recalling includes ruing the fact that some of our favorite old haunts are no longer around. In an instant I can list several of mine.

The most obvious places are where I spent much of my youth: schools. Ball Camp Elementary School remained the same for years until 1962. I was in the sixth grade that year, and one fall evening we heard the sirens and watched fire trucks race down the road to the school. The front classrooms, office area, and gym all went up in flames.

Two sixth grades and one fifth spent our year in a converted hardware store across Middlebrook Pike. The place had one bathroom for girls and one for boys. We ate bag lunches at our desks, took hikes to the school under construction on occasion, and tried to keep warm with a huge ceiling heater that strained to make the makeshift classrooms with concrete floors marginally comfortable.

When the new Middlebrook Pike first began construction, that building was razed. I'm not so sure anyone has a single photo of what it looked like back then. Even the school building looks different than it did when the building was completed. The place has been extended and the front entrance moved to what used to be the back.

Movie places used to be important to us as kids and teens. At least once a month, we boys climbed into the car with Daddy on Friday nights, and off we'd go to a drive-in movie. We visited several of them around the area and found movies that we all wanted to see. In the summer months, we could spend time on the playgrounds until the show began. Rarely did we stay awake for an entire movie, and that's why Daddy insisted that we wore our pajamas.

As teens, our dates included trips downtown to watch a movie. The Tennessee, Riviera, and Bijou Theaters offered different genres for moviegoers. I remember watching Disney movies,

Elvis classics, and Hercules epics at those places. At that time, the price was still affordable enough for teens with limited funds.

These days, two of the theaters are venues for special productions, and one no longer exists. Movie theaters have located toward the suburbs and have lost some of the

special qualities of the older ones that were located on Gay Street. Drive-ins are all but gone now. Some have been turned into shopping centers, and one has become home to a flea market.

As teens, part of our weekend activities was cruising. We'd hop in our cars, put a couple of dollars of gas in the tank, and just drive. My friends and I made our first stop at the Copper Kettle on Western Avenue. It was located just west of where I-640 ramps are now. Beside the place was a small package store, and a steady stream of cars circled the drive-in for hours. Occasionally, a vehicle would pull up to the window at Quincy's, and the driver would present a fake i.d. so that he could purchase alcohol.

Next, we'd drive up the road to the Jiffy and the Blue Circle. Sometimes a convoy would drive just over the ridge to the Hollywood Drive-in on Papermill Road. Then it was time to make our way to Broadway to circle Shoney's. Most of us were looking for cars filled with girls, although few guys would ever have enough nerve to actually stop and strike up a conversation.

Fast forward to today. The Copper Kettle is long gone and has been replaced by a Marathon gas station. Jiffy's and Blue Circles no longer exist. Those guys who used to cruise are now senior citizens who drive Buicks. My how times change.

I miss the old haunts and the folks who visited them. Of course, tastes in popular places change with generations. Our fondest memories are about all we have left. Today, the new places that we Baby Boomers will find most interesting are being constructed all over the area. They're called assisted living facilities. They might be our last stopovers on this journey through life.



PHOTO BY DAN ANDREWS.

Knox County Retired Teachers Association held its annual Scholarship Luncheon at The Foundry on November 20, 2014. Scholarships were presented to (left to right) Jessica Triboulet, Marissa Mitchell, Ben Collins, Rachel Principe, Kathryn Elliot Vaughn, Shannon Smith.

## CHRISTOPHER R. BROWN, DMD FAMILY AND COSMETIC DENTISTRY

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

\*\*\*ASK ABOUT OUR SUMMER BLEACHING\*\*\*

Hours:  
Monday - Friday  
8am - 6pm

Accepts most insurance,  
including TennCare



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

## Give thanks for little things



Rosie's  
World

Some of the things I'm thankful for may seem weird to a few of my readers but bear with me.

Perhaps you may have a similar reason to be thankful.

I am thankful for this cool weather we are having. Now I know you Tennesseans say this is cold weather but to one who has been raised in the North most of her life, this is "cool". I'm just hoping it will last until Thanksgiving. There's nothing more frustrating than to have a warm

Thanksgiving.

I am thankful for turnips. I didn't like them when I was young but learned in later life to appreciate their exotic flavor. After the depression, potatoes were a rare commodity so they were expanded by adding turnips to mashed potatoes but we kids could always tell when mother added turnips.

I'm thankful that John Grisham has written another book. The words just keep flowing from this prolific author's head. The latest is called "Grey Mountain" and deserves a read. He has written twenty-seven novels, one work of nonfiction, a collection of stories, and four novels for young readers.

I'm thankful for photos on my son's phone when he and his wife visited Paris a few weeks ago. Pictures of Versailles, **Continue on page 4**

## Seymour Weight & Wellness

Let's conquer this TOGETHER!

# WEIGHT LOSS



Lipovite Injections | ADIPEX | Protein Supplements  
Phentermine | Sound Nutrition Advice

**\$25 OFF**  
New Weight Management Patient  
Seymour Weight & Wellness  
865-573-0101

**\$5** Lipovite  
when you buy 3 boxes of protein supplements  
Seymour Weight & Wellness  
865-573-0101

With this coupon. Not valid with other offers or prior purchases. Exp. 12/15/14

216 Phoenix Court,  
Suite F

865-573-0101

www.seymourweightandwellness.com

Dancers  
STUDIO

(865) 584-9636

Coming 2015

Dancers  
STUDIO  
NORTH

609 Cedar Lane  
(off I-75)



4216 Sutherland Ave  
BEARDEN

MODERN DANCE • BALLET • JAZZ • HIP HOP  
Classes for Children with special needs.

ADVERTISE YOUR BUSINESS IN OUR SERVICE DIRECTORY

The Knoxville  
**FOCUS** 686-9970  
classifieds@knoxfocus.com

# 'Mr. Speaker'

## John McCormack of Massachusetts

### Pages from the Past



By Ray Hill  
rayhill865@gmail.com

"I have no hesitancy in insisting that Government in an emergency do everything that can reasonably be done to relieve human suffering and distress."

That was the philosophy of John William McCormack throughout his long political career and he lived by it.

John W. McCormack of Boston was an old-fashioned politico. The first Catholic ever to be elected Speaker of the House, McCormack was a very religious man and a kindly one. In fact, John McCormack never seemed to hold any animosity toward any political foe, much less a grudge. McCormack watched helplessly when his favorite nephew, Edward, waged an uphill battle for a seat in the United States Senate against a thirty-year old newcomer, Edward Moore Kennedy. The younger McCormack, who had been Attorney General of Massachusetts, had growled during a debate that Ted Kennedy's candidacy would be "a joke" were his last name Moore.

McCormack was also devoted to his wife, Harriett, who was ten years his senior. Without fail, the two dined together every night. If Congressman McCormack was kept on Capitol Hill into the evening, Harriett would come to have supper with him, otherwise the Speaker would hurry home to their apartment in a Washington Hotel. Legend has it the two never spent a night apart after having been married and when Harriett fell ill, McCormack moved into the hospital to be near his beloved wife. When Harriett died in 1971 at age eighty-seven, the Speaker was devastated. McCormack would live nine more years, alone.

John McCormack was a tall, rather gaunt man, but he had an engaging smile and could easily make a rip-roaring partisan speech when the need arose. McCormack was deathly afraid of airplanes and never flew until he was forced to do so in 1961 and it was only then because he wanted to attend the funeral of his dear friend Sam Rayburn.

John William McCormack was one of twelve children born to Joseph and Ellen McCormack, both Irish immigrants who had come to America after the Great Famine in Ireland, looking for a better life. If it was better, it was also quite hard. Only three of the McCormack children lived to reach adulthood. Joseph McCormack either abandoned his family or left to find work in Maine and died. He was laid to rest in a pauper's grave.

Young John McCormack found it necessary to leave school and work to

help support his family. He worked for \$3.50 per week and attended night school to earn a law degree. Although he never attended a single class of high school, John McCormack earned a law degree by the time he was twenty-one and passed the Bar exam.

McCormack became interested in politics at an early age. As a teenager, he had attended rallies advocating suffrage for women with his mother. In 1917, McCormack won his first election. Massachusetts had called a Constitutional Convention and McCormack was elected as a delegate. That same year, McCormack joined the Army when the United States entered World War I. Returning home to Massachusetts in 1918, McCormack became an accomplished trial lawyer. In 1920, he was elected to the Massachusetts House of Representatives. Two years later, McCormack was elected to the State Senate where he remained until 1928. It was in 1928 that Congressman James A. Gallavan died and John McCormack won the special election to succeed him. McCormack would remain in Congress until his retirement in 1971.

John McCormack was quickly identified as both a loyal Democrat and a talented legislator. Throughout his career as Speaker, he would help usher through the House of Representatives some of the most significant legislation ever to be approved by the Congress. Speaker McCormack helped to pass legislation affecting Civil Rights, the G. I. Bill, Social Security and Medicare. McCormack was a stalwart during both Franklin D. Roosevelt's New Deal and Lyndon B. Johnson's Great Society. Yet, John McCormack was neither a publicity-seeker nor a flamboyant congressman. Quite the contrary. McCormack kept a remarkably low profile.

John McCormack had not been in Congress long before he was tapped by Speaker John Nance Garner of Texas to serve on the powerful Ways and Means Committee, a much sought after assignment in the House of Representatives. McCormack was only in his second term and the Boston Congressman was picked to chair a special committee with investigating Nazi propaganda in the United States. Semdley Butler, a retired general, had made the allegation that a cabal of millionaires was plotting the overthrow of the government through a military coup. McCormack's committee looked into the charges despite the fact much of the news media considered it little more



FROM THE AUTHOR'S PERSONAL COLLECTION.

(Left to right) Senator David I. Walsh of Massachusetts (with watch fob across his vest), Speaker of the House William B. Bankhead of Alabama, Congressman John W. McCormack, and Vice President John Nance Garner of Texas, 1939.

than a hoax. McCormack shared the responsibility for the committee along with New York Congressman Samuel Dickstein.

Dickstein is an interesting historical figure in his own right. Very liberal, Jewish, utterly corrupt and apparently a traitor to his country, Sam Dickstein had trafficked in illegal visas for some years and was reputedly a paid spy for the SGB and the Soviet Union. Appropriately code named "Crook" by his Soviet handler, Dickstein was the son of a rabbi and had a reputation in Congress for being unpredictable and a maverick. McCormack was the polar opposite of Dickstein, calm and prudent. Dickstein would go on to serve on the New York State Supreme Court and still sat on the high court when he died in 1965.

In 1936, a contest for Speaker of the House erupted between several contenders, including William B. Bankhead of Alabama and Sam Rayburn of Texas. Speaker Joseph W. Byrns of Tennessee had died and John McCormack had backed Rayburn. Sam Rayburn did not win that contest but four years later, he succeeded Bankhead. Rayburn did not forget his friend from Massachusetts and selected McCormack to become Majority Leader of the House.

McCormack was an effective Majority Leader, which called for a partisan. The cigar-smoking Bostonian frequently taunted Republicans for not supporting President Dwight D. Eisenhower as they should, chiding them that without help from the Democrats, the Eisenhower program would go nowhere.

Congressman McCormack never forgot his own district. While helping to pass much of FDR's New Deal through the House, McCormack pushed along the Old Harbor housing project inside his own Congressional district. When completed, the project was named in honor of John McCormack's mother. That housing project was also home to a boy who would eventually succeed John W. McCormack in

Congress, Joe Moakley.

William "Fishbait" Miller, who had been Doorkeeper of the U. S. House of Representatives for twenty-eight years, was forced out of office and wrote a lively "tell all" memoir, which became a best-seller when it was published. Miller detailed many of the kindnesses of Speaker John McCormack. Miller routinely sought donations for Baptist churches and charities from the Catholic Speaker, who always gave generously. McCormack's genuine kindness would be as much a hindrance to his Speakership as it was a help.

Speaker Sam Rayburn died of cancer in 1961 and John McCormack was elected to succeed him. The previous year, McCormack had made one of the nominating speeches for John F. Kennedy at the Democratic National Convention. It was not one of McCormack's better efforts and there was supposedly some rivalry between the Kennedy and McCormack families, which came to a head in the 1962 Democratic primary for the U. S. Senate. Yet McCormack gave a moving eulogy for Kennedy when the president was assassinated.

The decade of the 1960s was a time of change in the United States and John McCormack faced a host of difficulties for the House of Representatives was changing as well. The assassination of President John F. Kennedy, the Great Society of Lyndon Johnson, the Vietnam War, and the assassination of Dr. Martin Luther King divided the country and the Congress. Unlike Sam Rayburn, John McCormack found it exceedingly difficult to ride herd over a growing group of young Democratic congressmen who chaffed under the seniority system. McCormack also had difficulty with many of the committee chairmen, mostly conservative Southerners, who ruled their own turf like despots. Even Rayburn had been having trouble with many of those same committee chairmen before he died and Speaker McCormack was

not the forceful and decisive personality his predecessor had been. Still, John McCormack was a warm and friendly man and his kindly nature made it hard to oppose him.

The 1963 session of Congress was especially grueling and the House remained in session throughout the entire year. The House finally completed its work after remaining in session all night long.

The younger Democrats in the House of Representatives kept clamoring for change throughout the tenure of John McCormack as Speaker. Congressman Morris Udall of Arizona finally led an insurrection against the Speaker, challenging him for the Speakership when the new Congress opened in 1969. Udall was unsuccessful and one unhappy congressman urged the members of the Democratic Caucus to embarrass McCormack with a vote of no confidence. McCormack had had enough.

Harriett McCormack was dying and the Speaker was mentally and physically exhausted. He surprised most everyone when he announced in 1970 that not only would he not run for Speaker again, he would retire from Congress at the end of his term.

McCormack left behind not only his own legacy from his decades in Congress, but another in a young Congressman he had helped to tutor: Thomas "Tip" O'Neill, also of Boston. O'Neill learned much of what he knew from Speaker John McCormack. Massachusetts had three Speakers of the House from 1947 until Tip O'Neill retired. John McCormack and Tip O'Neill were Boston Democrats, while Joseph W. Martin was a Republican. Martin had helped to move both the Truman Doctrine and the Marshall Plan through the House, despite the fact there was significant opposition to both inside his own party.

John McCormack, while serving as Majority Leader, had helped install William Dawson, the only black Member of Congress, as

chairman of a House committee. McCormack served on that particular committee, but he used his personal powers of persuasion to keep racist Southern members from refusing to serve on the committee. McCormack, while Speaker, had to duel with Congressman Howard W. Smith of Virginia. "Judge" Smith chaired the House Rules Committee and as a deeply conservative congressman, had been a thorn in the side of President John F. Kennedy and LBJ. When the historic Civil Rights Bill came to Congress, Judge Smith did all he could to delay the legislation and Speaker McCormack finally threatened to get the bill out of committee through a discharge petition, finally forcing Smith to retreat. Speaker McCormack stood beside President Johnson when LBJ signed the bill into law; Dr. Martin Luther King stood near the Speaker as Johnson penned his name to the bill.

During his long Congressional career, there was no whiff of scandal to touch John W. McCormack, although there was a noxious stink over one of his top aides, Dr. Martin Sweig. Sweig was indicted and tried for misuse of the Speaker's office and impersonating McCormack on the telephone. Sweig was acquitted of every charge, save one: perjury. Sweig was sentenced to thirty months in prison and fined \$2,000. An apologetic Sweig served nine months of his sentence before being paroled. Sweig had first come to McCormack's office as a young file clerk while he attended Georgetown University. The son of a Polish immigrant, Sweig rose to become quite powerful as the Speaker's top aide.

After the passing of his wife and retirement from Congress, McCormack remained for a while in Washington, D. C., but finally he went home to Boston. The former Speaker became increasingly infirm and frail. Childless, John McCormack entered a nursing home to live out the last years of his long life. He died quietly on November 22, 1980.

# A Special Little Boy

"He has a contagious smile and laugh," she said. "He is always happy." Sounds like a typical three-year-old, but the life of this special needs child has been anything but typical. His mother says



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

that little Hyrum Howes suffers from hydrocephalus, a big word that means extra fluid on his head. Hyrum first had brain surgery when he was only four months old. Shortly after, he started having seizures. He has had four more brain surgeries, several other surgeries, and has been diagnosed with

cerebral palsy. Still, his mother likes to focus on what she calls the more important diagnosis---his contagious smile and laugh. Hyrum's father, Joseph, is a civil engineering student at Tennessee Tech University in Cookeville. His mother, Rosalie, was working as a veterinary technician when he was born. She and Joseph would swap their schedules so that one of them would be home to care for their little boy. With all of Hyrum's healthcare, it became too much and she had to leave her job. Most of Hyrum's medical appointments are

at Vanderbilt Hospital in Nashville, with an appointment in Knoxville every couple of months.

For all his little body has been through, this precious little boy brings so much joy to his family. This time last year he had two emergency brain surgeries and spent three months in the hospital, where he was in a coma for one month. Even with a breathing tube in his mouth, Rosalie said he opened his eyes and was---somehow---still smiling! Hyrum's family has held several fundraisers to help cover costs of his adaptive toys that insurance does not cover. Anyone who would like to help may send donations to: TN Tech, P.O. Box 9964, Cookeville, TN 38505.



Little Hyrum with his parents, Joseph and Rosalie Howes. Photo provided by Rosalie Howes.

## Give thanks for little things

Cont. from page 2

Normandy, Notre Dame, the Louvre, many more that I don't remember. It was like taking a trip myself. Who would have thought years ago that pictures could be seen on your phone? Fascinating! I'm also thankful that God watches over him as he travels from Durham, N.C. to Knoxville each time his alma mater plays at home (UT). It is a long, five-hour drive but he is a staunch supporter of the Vols.

I'm thankful for my grandchildren who help me get rid of the "cookies" on my computer and any other snafus my PC renders me

that are confusing.

I'm thankful for poetry that personifies this special season, such as:

"Morning Blessing  
As I awoke to the sounds of a pending gloomy day,  
I sat and mused of all God's gifts and then began to pray.

"Thank you, god, for allowing me to hear the thunder roar.

Thank you for my eyes to see the rain that plants adore.

Thank you for my dusty house, a place to rest my head.

Many have no place to live, they have no home or bed.

You've given me all I need

to cope with life today,

A healthy mind and spirit, your light to lead the way.

So, thank you for your gifts, dear Lord, Please stay by my side

I can handle any task with You as my guide." Written by Donna Hammerbacher

Happy Thanksgiving to all my readers.

Thought for the day: We thank you, God, we give thanks; we call upon your name, declare your wonderful deeds. Psalm 75:2  
Send comments to: rosemerrie@att.net or call (865)748-4717. Thank you.

**Fagan Jewelers**

**WE BUY GOLD!**

Receive a \$10 Gas Card  
**FREE** with \$200 or more in scrap gold.

(865) 579-4003  
7425 Chapman Hwy.  
Located next to Chop House  
[www.FaganJewelers.com](http://www.FaganJewelers.com)

Give Your Child  
The Tools To Succeed!

With Club Z! 1-On-1 In-Home Tutoring

**FIRST SESSION FREE!**

\*New clients only. Call for details.

- All Subjects • All Ages
- SAT/ACT Prep • LD/ADD
- Foreign Languages
- Study/Organizational Skills
- No Long-Term Contracts
- Affordable Rates

**Club Z!** 865-938-2022  
In-Home Tutoring Services [www.clubztutoring.com](http://www.clubztutoring.com)

Wishing you and yours a  
**Happy Thanksgiving**

**HARRY BROOKS**  
STATE REPRESENTATIVE  
19TH DISTRICT

Come...let us treat you like royalty

**WINDSOR GARDENS**

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

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

North Knoxville's Premier Assisted Living Community

(865) 688-4840 5611 CENTRAL AVE. PIKE

Conveniently located at Exit 108 (Merchants Rd) Off I-75  
[www.windsorgardensLLC.com](http://www.windsorgardensLLC.com)

Visa, Visa Gold,  
& MasterCard

**3.49%\*** Fixed APR

No Other Card Offers:

- 12 Months To Repay
- No Balance Transfer Fee
- Low Interest Rate On Purchases
- No Cash Advance Fee

Plus!

- NO Overlimit Fees
- NO Card Replacement Fees
- NO Inactivity Fees

only from

**Enrichment**  
federal credit union  
*Exceptional service. Extraordinary people.*

9 Convenient Locations to Serve You Better!  
865-482-0045 • 800-482-0049  
[enrichmentfcu.org](http://enrichmentfcu.org)

NCUA EQUAL HOUSING LENDER

\*Special 3.49% Fixed APR applies to balance transfers only and will be good for 12 months from the time of the transfer. Any unpaid balance at the end of 12 months will revert to the current rate in effect at the time. Must qualify for credit. Some restrictions apply.



PREP FOOTBALL PLAYOFF WRAPUP

# Rams rush to Class 2A state semifinal berth

By Steve Williams

A dominating ground game has carried Grace Christian Academy into the semifinal round of the TSSAA Class 2A state playoffs. The Rams rushed for 334 yards against a highly regarded defense in a convincing 35-3 win at Oneida Friday night. Jimmy Clevenger, Hayden Coffman, Brandon Moreno and Tyler Beck each ran for a touchdown

as Coach Randy McKamey's team improved to 10-3. Clevenger capped the scoring with a 31-yard TD pass to Koby Kelly. McKamey's defensive unit also turned in one of its best games of the season. Grace Christian will play at Marion County (11-1) in the semifinals this Friday night. Marion County earned its semifinal berth with a 41-20 win over Trousdale

County. **END OF LINE:** Christian Academy of Knoxville held a 14-7 half-time lead at Alcoa, the state's top-rated Class 3A team, but the Warriors were blown away by the Tornadoes in the second half as Alcoa came back to post a 35-14 quarterfinal win. "Our guys played hard," said CAK Coach Rusty Bradley. "I am

proud of their effort." CAK, playing its third straight playoff road game, finished with a 7-6 season record. **STILL ALIVE:** Four teams from Knox County remain alive in the state playoffs. Besides Grace Christian, West and Fulton also will play in the semifinals Friday night, starting at 7 p.m. The Rebels (12-1) travel to

Rhea County to face the unbeaten Golden Eagles in Class 5A, while the undefeated Falcons go to Loudon to test the 13-0 Redskins in Class 4A. Webb's next assignment will be Dec. 4 in the Division II-A state finals against Battle Ground Academy at the BlueCross Bowl in Cookeville.

**Continue on page 2**



PHOTO BY COURTNEY RADER

Fulton's D.J. Campbell is on the loose in the Falcons' 49-14 win over Sullivan South in Class 4A quarterfinal action Friday night at Bob Black Field. Tackle Tripp Carver (56) gets down field to help block for Campbell.

Rebels close strong, move on to semis with a 34-14 win over South-Doyle

West will travel to Rhea County on Friday

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

After losing by a single point to Henry County in the class 5A finals a year ago, the West High Rebels have been on a season-long mission to get back to Cookeville to try to bring home the elusive gold ball in 2014. Head Coach Scott Cummings' squad broke a 14-all tie with 3 touchdowns in the last 14 minutes of play on Friday to earn a quarterfinal road win over the top seed in quad 1, the Cherokees of South-Doyle.

With the win, West advances to play at Rhea County this Friday, with the winner moving on to play for the state championship on Friday, December 5.

Both West and South-Doyle came into the game ranked in the final AP Class 5A poll, with West as the top-ranked team and South-Doyle in the number 5 slot. South-Doyle secured the top seed in the quad by virtue of an undefeated regular season and the IMAC championship. A huge crowd and a regional TV audience were in place to see the game.

Each team squandered early scoring opportunities. West missed a 30-yard field

**Continue on page 4**

# Fulton Relies on Quick Scores to Beat Sullivan South

By David Klein

The Fulton Falcons spotted the Sullivan South Rebels a brief 7-6 lead Friday night at Fulton, but it didn't last long. Fulton reeled off 43 straight points on its way to a 49-14 victory in the third round of the 4A playoffs. Dominique Williams and K.J. Roper each had two touchdowns for Fulton. Williams scored on a 23-yard touchdown run for Fulton's first touchdown of the game and a 76-yard punt return just before halftime. Roper's 28-yard touchdown catch gave the Falcons the lead for good at 12-7; the Falcons converted the two-point conversion for a 14-7 lead. Roper's second touchdown of the game

put Fulton up 42-7 in the second half and got the mercy rule going with continuous running of the clock. In the first quarter, the Rebels took the lead on a 35-yard touchdown pass from Dylan Wieger to Will Blair. When Roper scored for Fulton to take the lead, the Falcons began their big play touchdown streak. Fulton shook off a fumbled punt by stopping the Rebels on fourth down. Zach Dobson broke up two passes in a row. It didn't take long for the Falcons to take advantage. Diggs found Kentel Williams streaking down the left side of the field for a 65-yard touchdown with 6:45 left in the

second quarter, giving the Falcons a 21-7 lead. "We just ran a quick out route, and we executed," Williams said of the touchdown. Fulton would stop Sullivan South to get the ball back. Immediately, it scored again as Chaton Mobley ran for a 30-yard touchdown run and a 28-7 Falcon lead. That's when the backbreaker occurred. Sullivan South was trying to run out the clock and get to halftime, but Fulton called a timeout and made the Rebels punt it. Dominique Williams showed his elusiveness as he returned the punt 76 yards with 1:12 left in the half to

**Continue on page 2**

May you and your family be blessed on Thanksgiving and throughout the rest of the year.

Happy Thanksgiving  
 from  
**CANTRELL'S**  
**HEAT & AIR**

# Central edges Halls 45-42 in district thriller

By Ken Lay

Central High School boys basketball coach Jon Higgins might've posted his biggest win as a head coach Tuesday night when his Bobcats nabbed a 45-42 victory over rival Halls.

"We haven't won a game at Halls since God knows when," Higgins said after his young squad overcame a 33-31 deficit to capture an early-season District 3-AAA victory in the Black Oak Ridge Rivalry. "We got down and we overcame some adversity.

"They did a great job and they showed poise." Central had to come back late but the Bobcats started fast and opened a 15-5 lead by the end of the first quarter.

Halls (0-2 overall, 0-1 in District 3-AAA) was able to claw its way back in a low scoring game. The Red Devils defense surrendered just four points in the second quarter and Halls made five free throws and got a 3-point bucket from freshman point guard Jordan Corvette to pull to within 19-13 by halftime.

The Red Devils were hot in the third quarter and Corvette hit a pair of 3-pointers in the frame to give Halls a 25-24 lead with five minutes remaining in the frame. The third stanza was a see-saw affair before Halls opened a 33-27 advantage when Colby Jones buried a long-range jumper at the 2:17 mark before the Bobcats closed the frame with a modest 4-0 run.

Central started the fourth quarter with a turnover and the Red Devils got a free throw from Parker Keith to open a 34-31 advantage. The roller-coaster ride continued until the Bobcats opened a 42-36 lead on a free throw by Quincy McGee midway through the final frame. McGee then had a basket negated when he was called for an offensive foul with 3:03 to play.

Keith's 3-pointer got Halls to within 42-39 with 2:38 to play. After another offensive foul against the Bobcats, Corvette converted a free throw to make the score 42-40 with 47.2 seconds left.

Central freshman Isaiah Benjamin made a pair of throws down the stretch after Halls High's Bryson Newman hit foul shots to make the score 43-42 with 10.9 seconds remaining.

The Red Devils had a desperation attempt to force overtime but Keith missed a half-court shot as time expired.

Central (1-0, 1-0) got a big offensive boost from Matt Randolph, its lone returner from last season, who scored a game-high 23 points.

"Matt played like the only returner I had but we had all of our guys step up," Higgins said. "Quincy scored some big points and Isaiah Benjamin came in and made some big shots off the bench."

The Red Devils had three players score in double figures. Corvette finished with 15 points. Jones scored 14 and Keith added 10 but that wasn't enough to overcome some late turnovers and missed opportunities from the free throw line.

"We just didn't execute well enough to win this



**Halls High freshman guard Jordan Corvette raises his arms in disbelief after being called for a foul against Central Tuesday night. Corvette scored 15 points for the Red Devils in a 45-42 loss to the Bobcats. Photo by Dan Andrews**

game," Halls coach Randy Moore said. "We missed some free throws and we had some turnovers that really hurt us too."

Moore had some kind words for Corvette, his freshman point guard.

"Jordan did a great job and he's trying to play point guard right now," Moore said. "He doesn't really understand the system right now but he's playing with heart and he's playing on guts and he's getting it done on that."

# Fast start propels Lady Devils over Central

By Ken Lay

Halls High School's girls basketball used a fast start Tuesday night to win its District 3-AAA opener.

The Lady Devils, who darted out to an early 15-0 lead, defeated Black Oak Ridge rival Central 49-28 in the district opener for both schools.

"Our girls did enough to win," Halls coach Randy Moore said. "I thought we played pretty good defense and I thought, offensively, that we executed a little better in the second half."

Halls (1-1 overall, 1-1 in the district) opened a 15-0 lead early before the Lady Bobcats finally got on the board with 2 minutes, 59 seconds remaining in the first quarter.

Central (0-1, 0-1) scored from the free throw line when Stephanie Childress hit a free throw after Halls was whistled for a technical foul because Panda Riggs was wearing an illegal

number. From there, Central went on to score the final seven points of the frame to pull to within 15-7.

"We started off a little slow," Lady Bobcats' coach Josh Brannon said. "But then, we came back and had a 7-0 run.

"This was a big step for us and I was really pleased with our tenacity, especially on defense. I was really proud of our kids."

Brannon might have found plenty of bright spots but one thing had to be an area of concern --- and that was Central's free throw shooting. The Lady Bobcats were a dismal 11-for-24 from the foul line in the first half and Halls held a 29-17 halftime lead. Central was 2-for-5 from the stripe after the break.

"If we would have hit our free throws, we might've been walking out of here with a victory," Brannon said. "It would've definitely been a

barn burner."

Even with their woes from the line, the Lady Bobcats managed to pull to within 22-13 midway through the second stanza before Halls guard Emma Cummings scored seven points and buried a pair of long-range jumpers to help the Lady Devils regain control of the contest.

Halls, which never trailed in the game, featured a balanced scoring attack on this night.

Senior center Katelyn Cantrell led the way with 12 points (including 10 in the first half and eight in the opening quarter). Daniele Beeler scored eight points. Cummings and Taylor Moon added seven points each while Riggs and Griffen Parker finished with six apiece.

Keeley Yeary led the Lady Bobcats with 12 points.

# Fulton Relies on Quick Scores to Beat Sullivan South

Cont. from page 1

put Fulton up 35-7.

"We felt like getting a quick start was a must for us," Fulton Head Coach Rob Black said.

By opening up their scoring in the first half, Fulton cruised in the second half. Following a big Kentel Williams' punt return into Rebels' territory, Diggs lofted a 6-yard touchdown pass to Roper, his second touchdown of the game. The mercy rule took effect with continuous running of the clock since Fulton was up by more than 35 points.

De Ontay Tate scored a 19-yard touchdown run to make it 49-7 Fulton with 9:41 left in the fourth.

Fulton's defense limited Sullivan South to 136 total yards and 12 yards rushing. Fulton's numbers weren't that much better at 263 total yards, but its



PHOTO BY COURTNEY RADER

**The Fulton cheerleaders, including Tatyanna Fletcher, had plenty to cheer about Friday night as the Falcons turned back Sullivan South 49-14 in high school football playoff action.**

quick scores made up for it.

Wieger got a last minute touchdown for Sullivan South on a one-yard touchdown run to make the final

score 49-14 Fulton.

The Falcons will play at undefeated Loudon Friday night in the state semifinals. "They're 13-0 right now, have a really good running back and obviously

a stingy defense," Black said. "Every week they (games) just get tougher and that's the way it's supposed to be in the playoffs."

# The Danger of Athlete Worship

By Alex Norman

By many accounts, Tennessee senior linebacker A.J. Johnson is a team leader and a beloved comrade for the Vols.

He is also being investigated for an inexcusable crime.

Last week it became known that Johnson and redshirt sophomore defensive back Michael Williams are under investigation by the Knoxville Police Department for rape and sexual assault, stemming from an incident that occurred on the morning of Sunday, November 16.

Johnson and Williams were suspended from team activities the next day by Tennessee head coach Butch Jones.

Vols linebacker coach Tommy Thigpen said this about Johnson. "He's a great player, great kid, great ambassador... I look forward to getting him back."

As of press time charges had not yet been filed by KPD against Johnson and Williams, but if they are guilty, I would think that even the most irrational Tennessee fan would not want them associated with the program. Most fans are taking a wait and see stance when it comes to forming an opinion.

But there are others out there that are blindly supporting Johnson and Williams, in the same way that Florida State fans have blindly supported Jameis Winston. In the same way that some people blindly supported Lance Armstrong and Pete Rose and OJ Simpson and Kobe Bryant and Joe Paterno and... well, you get the idea.

People make mistakes... some mistakes worse than others. The point is... putting people on a pedestal is not a good idea. Actually, it's never a good idea. I saw a picture posted on Halloween on Facebook of local sports talk radio hosts wearing Tennessee football player jerseys and dreadlocks, one of them supporting #45... for A.J. Johnson.

First of all, anyone trying to come across as a credible member of the media should never do such a thing. But that's another topic for another day. If media members are holding a player in this kind of reverence, it can be expected that fans will do the same.

Actually, it's never a good idea.

I saw a picture posted on Halloween on Facebook of local sports talk radio hosts wearing Tennessee football player jerseys and dreadlocks, one of them supporting #45... for A.J. Johnson.

First of all, anyone trying to come across as a credible member of the media should never do such a thing. But that's another topic for another day. If media members are holding a player in this kind of reverence, it can be expected that fans will do the same.

Penn State had a statue of Joe Paterno outside Beaver Stadium. It became a symbol of Penn State during the Jerry Sandusky's scandal.

It was a symbol that both sides used for their own purposes. Some saw that statue as a slap in the face towards those that have been abused. Some saw that statue as a symbol of a great man that was sold down the river by the University.

Paterno was flawed... and he didn't do all he should have to prevent the abuse of children. But you couldn't explain any of that to Penn State fans.

Fans nearly rioted after Paterno's statue was taken down. Years later, when the NCAA lifted many of the sanctions that had been handed down to the football program, fans chanted "Where's the Statue?" and wanted it returned to its place in front of the stadium.

Over the years, Tennessee has had its share of embarrassing and illegal off the field moments. Young kids will continue to do stupid things, whether it is petty theft (Cam Clear), destruction of property (Tyler Bray), armed robbery (Janzen Jackson, Nu'Keese Richardson, Michael Edwards), assault (Tony McDaniel), unlawful possession of a firearm (Tyler Smith), etc...

But Tennessee is not alone here. Colleges across the country have to deal with athletes getting in trouble with the law.

So why do we continue to hold athletes and coaches in such high regard? Is it the media's fault? It is our fault as fans because this is simply what fans do? Is there a psychological component towards our reverence of those in the sporting arena? I'm sure this goes back to the Roman Gladiators or something.

However the story of Johnson and Williams ends, it should serve as a cautionary tale, especially for the adults in the room.

What was it Charles Barkley said in that classic Nike ad? "I am not a role model."

Barkley (and the ad agency) was right. He shouldn't be a role model.

We shouldn't expect athletes to be role models either.

# Rams rush to Class 2A state semifinal berth

Cont. from page 1

**OH BROTHER:** Webb quarterback Brock Beeler had an impressive showing in the Spartans' semifinal win over ECS.

"He's an athlete," said Webb Coach Dave Meske after the game. "He started in baseball as a freshman. He started for us as a freshman in football. He's a playmaker. He's the third Beeler that we've had."

Brock's older brothers, Blake and Brett, also played for the Spartans. Blake was a quarterback, too, and "led us to a state championship (2006)," said Meske.

Brett was a receiver and played on Webb's 2010 title team.

**TOUGH GUY:** ECS head

coach Geoff Walters also was impressed by Beeler's play.

"Their quarterback just hung in there," said Walters. "We thought he was out of the game several times. We hit him pretty hard and he kept just getting up one more time."

**INJURED SPARTAN:** Liam Willoughby, senior defensive end and tight end for Webb, suffered a knee injury in the win over ECS.

"We'll have to evaluate it on Monday," said Coach Meske. "Liam Willoughby is one of the best football players I've ever coached. Hopefully, everything will turn out okay. I know he's going to play college football, too."

BUY A DRINK  
**SAVE 3¢**  
PER GALLON  
Pilot

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

**HALLMARK RARE COINS** NOW BUYING!!!  
**IMMEDIATE CASH PAYMENT**  
• Coins • Collections • Gold • Silver • Platinum • Walk-ins or Private Appointments  
**2706 W Hwy 11 E**  
(Same building as Straw Plains Post Office)  
**(865) 643-8435 • Hours: M-F 9:30 - 5:00**

# Semifinal win is bittersweet for Webb quarterback

By Steve Williams

Brock Beeler had tears in his eyes.

The Webb School senior quarterback was happy the Spartans had defeated Evangelical Christian School and would be advancing to the TSSAA Division II-A state championship game.

But he was also sad about having just played his last game at Faust Field.

Yes, it was a bittersweet night for the quick and tough QB, who combined with senior teammate Brant Mitchell to lead the Webb attack in a 21-7 semifinal win over ECS Friday night.

"I've never wanted a game this bad," said Beeler. "Webb teams are supposed to win state. To go back for the third year in a row - that's been our goal all season, and now that we're going back, it's so sweet."

But bittersweet. "That's where most of these tears are coming from, playing this last game on Faust Field," said Beeler.

"But we've got one more game to look forward to, so these tears are going to go away. We're going to win state."

Webb (9-3) will play Battle Ground Academy (10-2) in pursuit of its third title in a row at the Blue-Cross Bowl in Cookeville on Dec. 4 at 3 p.m. (CST). BGA advanced with a 28-7 win over St. George's.

Beeler had a hand in all three Webb touchdowns against ECS (9-3), scoring on a sneak from the 1, a 5-yard run and tossing a 5-yard pass to Andrew Craig.



Webb quarterback Brock Beeler hangs in the pocket, with ECS end Christian Rosenberger (26) closing in, to make a pass during the Spartans' 21-7 win over the Eagles in Friday night semifinal action at Faust Field.

PHOTO BY CATHY DOWHOS-OGORMAN

His quickness helped him extend plays and rush for 70 yards on 10 carries in the first half as the Spartans seized a 14-7 advantage.

Beeler also completed 6 of 12 pass attempts for 140 yards, with pass plays of 52 yards to Christopher Stephens in the second quarter and 46 yards to Mason Staten in the third quarter setting up TDs.

Beeler didn't get to see

how the pass to Staten turned out, but the crowd told him.

"I got driven into the ground," he recalled. "I looked up and heard the crowd cheering. I saw it was coming from our side, so I knew it was a helluva catch. Number 26 (defensive end Christian Rosenberger) was after me all night. He played a great game. Mason just made a great catch. It was huge."

The Spartans marched 70 yards in a 14-play, 7½-minute game-opening drive. Mitchell, a Georgia Tech commitment, did the bulk of the work.

"It was a great drive," said Dave Meske, veteran Webb coach. "We wanted to come out and be physical. Brant Mitchell is hard to handle at 245 pounds. He carried the ball quite a bit that drive (nine times for 43 yards) and our offensive

line did a good job."

Mitchell seemed to get stronger as the game got longer, bouncing off tacklers and running over some. The workhorse finished the night with 117 yards on 30 carries.

"He's played his best two high school games the past two games," said Meske. "I'm proud of him for that."

The Eagles from Memphis tied the score at 7-7 with a 94-yard kickoff

return by Carter Dunn.

The closest ECS came to scoring again came late in the first half when quarterback Keegan Westbrook completed a pass, but the receiver fumbled and Stephens recovered at the Webb 26.

"We played unbelievable on defense," said Meske. "We didn't give up any points on defense."

Westbrook completed 9 of 19 passes for 83 yards. The Eagles were limited to 64 yards rushing and seven first downs.

ECS, trailing 21-7, got to the Webb 33 late in the third quarter, but Cole Sams batted down a pass and Dean Miniard sacked the Eagles' quarterback for a 7-yard loss on fourth down.

Mitchell had a fumble recovery and an interception in addition to his punishing style of running.

Webb missed on a 24-yard field goal attempt but consumed almost seven minutes in a drive to open the fourth quarter.

"I thought both teams played really hard," said ECS Coach Geoff Walters. "We made some mistakes, dropped some balls and made a couple of turnovers, and you just don't beat a good caliber team doing that kind of stuff."

"I was proud of our kids' effort and hats off to Coach Meske and his group. I believe they'll win them another state championship. They've got a good football team and he does a great job."

## Veteran Eagle wrestlers have high expectations

By Ken Lay

Gibbs High School wrestling coach Tim Pittman makes no bones about the fact that his sport is the most difficult in high school athletics.

"Wrestling is the hardest sport and I don't care what anybody says," said Pittman, who recently began his 14<sup>th</sup> season as the Eagles' coach. "The things we put the kids through are unbelievable. They practice and then they have to go through conditioning after that."

"You have to be mentally tough. I'm really proud of these young fellows and we're hoping to make a decent showing this year."

Pittman has brought the Eagles a long way. When he arrived at Gibbs in 2000, the program had just seven wrestlers. Now, the Eagles are hoping to be in the mix with Halls,

Bearden and Hardin Valley Academy for a Region 2-AAA Championship.

"It takes a while to build a program when you do it right," Pittman said. "It's tough to get out of here. That's why we go out of state to some tournaments. I want the kids to experience pressure to see how they handle it. If you can handle pressure, you will win. We have some kids who have been battle-tested."

Top returners for the Eagles include: Ethan Maxwell (a 113-pound junior who was a regional runner-up and narrowly missed a podium finish at the State Tournament); Caleb Wood (a senior who won a region title last year. He'll compete in the 195-pound weight division or in the 220-pound slot); Angel Leyva (a junior defending region champion,

he'll compete in the 145 pound class after opening the season at 152); Hunter Fortner (a 170-pound sophomore, who had a stellar season as a freshman); Trey Lawson (a junior who will wrestle at either 170 or 182. He's also a defending regional champion.) and Tucker Davis (a junior heavy-weight, who was a regional runner-up last season).

Gibbs will have a bevy of youngsters join the solid veteran nucleus.

"We have a few kids coming in from the Eagle Talon [youth program]," Pittman said. "We'll have some decent freshmen coming in from the youth program."

The Eagles opened the 2014-15 season Saturday at the Jefferson County Duals. Results were not available at press time.

## Halls wrestlers must 'work hard' to continue successful run

By Ken Lay

Halls High School wrestling coach Shannon Sayne expects big things from his team this season but the veteran coach knows that success won't come easily for his team.

"We're as talented as we've ever been," he said. "It all comes down to how hard these kids want to work."

"If they work hard and get after it then we will be successful. If they don't, it could be a long season. We have a target on our backs and it's a big one."

For the last two seasons, the Red Devils the District 3-AAA Duals, the Region 2-AAA Duals and the Region 2-AAA Individual Tournament.

"Last year was the second straight year that we swept those," Sayne said. "Our kids are not coming in here setting goals. They're setting expectations. Our

previous guys have set the bar high and coming into the season, we have a slew of good freshmen coming in.

"Coming into the season, we only have three guys who haven't seen a wrestling mat. We're not a grass roots program and that's a credit to our youth coaches, our elementary school coaches and our middle school coaches."

Top returners include: Eric Brady (a senior 138-pound wrestler who was a state qualifier as a sophomore); Joe Fox (senior, 145 pounds. Fox is a three-time state qualifier and narrowly missed earning a state medal last season); Tyler Kalish (a senior 182-pounder who was a regional runner-up); Tanner Huff (a 195-pounder, who won a region championship last season); Trey Lepper (junior, 132 pounds; who was a regional runner-

**Continued on page 4**

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

**Have a Safe and Happy Thanksgiving!**  
**SUBWAY**  
577-6715  
10631 Chapman Hwy, Seymour

**THREE RIDGES**

Renew your **55+ Program** and keep the low rate of \$75 for the 2015 year. Sign up before January 1, 2015 and receive a free round!

**Now 55+ Program.**  
Senior discount on anyone 55 years old or

- \$75 now through 12/31/15
- \$22 anytime M-F includes cart
- \$25 on weekends and holidays after 1:00 p.m. includes cart.

Call 687-4797 for more information or visit [www.threeridges.com](http://www.threeridges.com)

## Northwest pressure stifles Lady Panthers

By Ken Lay

A stifling pressure defense spelled victory for the Northwest Middle School girls basketball team in its 2014-2015 Knox County Middle School Basketball Conference opener on Monday, Nov. 17.

The Lady Rangers opened a big early lead and cruised to a 34-18 home victory over Powell.

Northwest (2-5 overall, 1-0 in the conference) employed a full-court press and dialed its defense up a notch en route to a crucial early-season league win. The Lady Rangers were relentless early and opened an 8-1 lead on a layup by seventh-grade center Jahkyia Davis.

Davis scored 14 of her game-high 16 points before halftime and dominated a small Powell team.

"She's really tough, especially for a seventh grader," Northwest coach Andrea Ensor said of Davis. "She's a tough one."

The Lady Rangers opened the season in the Eagleton Tournament in Maryville recently and dropped five of their first six

games before winning the tournament finale in Blount County.

"We were in a tournament in Maryville and we played a really tough schedule," Ensor said. "We won our last game over there."

"This was a good way to open [the league] season."

Northwest's defense was particularly stout early as the Lady Rangers didn't allow the Lady Panthers to score a field goal in the first half. Powell, which trailed 34-10 at halftime, scored all of its points from the free throw line in the first 12 minutes of the contest

"We kept our press on until late in the third quarter," Ensor said. "We wanted to control the basketball game because everyone plays better when we control the game."

The Lady Panthers finally made their first basket late in the third quarter when Taylor Dawson scored.

Bailey Taylor scored six points to lead Powell.

## Northwest runs past Panthers in league opener

By Ken Lay

The winning streak reached 30 games for the Northwest Middle School boys basketball team recently.

The Rangers (8-0) opened the Knox County Middle School Basketball Conference with a 67-34 home win over Powell on Monday, Nov. 17.

The Rangers, the defending 2013-14 league and tournament champions showed they are again the team to beat this season as they opened a 17-4 lead by first quarter's end against the Panthers (4-2 overall, 0-1 in conference play).

Northwest forced turnovers by the bunches as it ran past Powell but Rangers' first-year head coach Sean Green still saw room for improvement despite the lopsided victory over one of Knox County's elite and tradition-rich programs.

"I'm very happy but we need to be more aggressive on defense," Green said. "We need to work on boxing out and on our half-court offense."

The Rangers didn't have many opportunities to work on their half-court attack because they scored fast-break points in the transition game as they converted Powell's turnovers into easy baskets.

Roman Robinson all but salted the game away with a lay-up that gave the Rangers a 17-4 lead with 32 seconds left in the first quarter. Robinson scored eight points in the game that saw Northwest dart to a 34-10 halftime lead.

Teahzawon Hodge-Harper led the Rangers' balanced offensive attack with 13 points. Dashun McKinney added 12 and Deonte White finished with nine.

The Panthers scored the game's first bucket before the Rangers closed the first quarter with a 17-2 surge that all but put the game away.

"I thought we hung tough and hung in there early," Courtney said. "But then, they got some turnovers and they were able to get a big lead."

Desmond Billingsley scored 13 points to lead the Panthers, who opened a 2-0 lead before Northwest exploded for its big win.

## Rebels close strong, move on to semis with a 34-14 win over South-Doyle

Cont. from page 1

goal on its first possession of the game. South-Doyle turned the ball over on downs on its first offensive possession deep in Rebel territory, accounting for the entire quarter and in to the second.

The only score of the first half came at the 8:16 mark of the second quarter when West senior quarterback Seth Marshall scored on a 4 yard keeper. Freshman kicker Caleb Norris added the point after to give the Rebels a 7-0 lead, a lead that they would take to the locker room with them at halftime.

With both teams featuring high scoring offensive attacks, the fact that there were only 7 points scored in the first half came as a surprise to just about everybody watching the game. Cummings' team, a playoff experienced group, didn't get flustered about a lack of offensive production, however.

"South Doyle deserves a ton of credit," Cummings explained. "They came out and showed us something on defense that we hadn't seen at all, and we were very ill prepared for."

That "something" that the South-Doyle defense showed the Rebels was a 3-3 stack defensive alignment. The Cherokees based all year out of a four-man front, and felt like the 3-3 look would be more successful against the quick hitting run attack of the Rebels.

"We had to make some adjustments at the half," Cummings went on to add. "We added a tight end and sometimes two tight ends and just tried to get some speed into the offense. We were finally able to do that, but they made it tough for us."

South-Doyle took the second half kickoff and finally found some offensive success against the West defense as the Cherokees drove the field, converting on a 4th and short in its own territory by mere inches to keep the drive going. Brody Rollins scored on a 38-yard keeper at the 8:13 mark of the third, and after Logan Mathis booted

the extra point, the game was tied at 7.

It didn't take West long to regain the lead, however. South-Doyle, opting to pooch kick in trying to keep the speedy West kick-off return guys in check, gave the Rebels a short field on its ensuing possession. A quick 53-yard drive was culminated by Marshall's second TD run of the night, this time from 7 yards away. Norris' kick was true, and West had regained the lead at the 6:29 mark of the third.

After a penalty had pushed them back inside their own 10, South-Doyle started a long drive of its own. A key play in that drive was a fake punt on 4th and long, in which the ball was snapped to the "protector," quarterback Brody Rollins. Rollins' pass found the arms of fellow senior Shoan Labeoux, who went up high for the football and came down with it, withstanding a big hit to get the first down. Then Labeoux found the end zone on a half-back pass from Joc Bruce. Mathis' kick knotted the score at 14 with 2:45 to go in the third.

It looked like the Cherokees had all of the momentum at that point, but that changed in the blink of an eye.

This time South-Doyle opted to kick the ball deep and try to cover the kickoff normally, but it backfired in a big way. Alex Burch, another of the experienced Rebel senior class, fielded the kickoff at his own 10 and got a couple of key blocks and found himself in the clear down the right sideline. Mathis was able to slow him down just enough to all for some help to get Burch on the ground, but not until he was all the way to the Cherokee 4.

Nathan Cottrell scored on the next play, and after Norris' PAT, West was back on top, this time 21-14 with 2:26 to go in the 4th.

That return seemed to take the wind out of the Cherokee sails as the veteran West team then seized control of the football game. They would add two 4th quarter touchdowns to seal the deal.

The first came on an electrifying 65-yard run by sophomore Christian Romines with 8:59 left, and then Cottrell bolted to the end zone from 37 yards out with 3:23 left. Norris was good on one of the two PATs, as the Rebels wrapped up the quarterfinal win and heads into next week's semifinal contest with a 12-1 record.

South-Doyle closed a record-setting season also at 12-1, and while obviously disappointed, Cherokee head coach and athletic director Clark Duncan was very appreciative of the unprecedented success of this group of players and coaches.

"We are just so proud," Duncan said. "We're going to hurt for a while, but when it's all said and done, we are going to look back and be proud of what we have accomplished. We were a heck of a football team, and our kids played their hearts out. Tonight we left a few out there, and who knows? If we convert a few of those plays, it might have been a different ball game. But we are playing against one of the, if not the, best team in the state, and you can't let those opportunities slip away in these types of ball games and have a chance to win."

Each team had 402 yards of offense in the game, but West gained those 402 yards on 20 less offensive plays, averaging over 9 yards per play. The Cherokees had more first downs than did the Rebels - 22 to 18 - but couldn't convert those into more points. Each team lost a fumble, and West intercepted 2 Rollins passes on the evening.

Individually for West, Cottrell, Marshall, and Romines carried the major part of the load.

Cottrell, who is verbally committed to play football at Georgia Tech next fall, showed that he is more than just a speed back, rushing for 166 yards on 16 carries. Much of Cottrell's yardage came after first contact.

Marshall added 128 yards on 16 tries, and Romines netted 87 yards on six

tries.

West on the night only attempted four passes, completing two of them good for 32 yards.

Offensively for South-Doyle, most of the damage was done through the air as the Cherokees connected on 23 of its 32 pass attempts.

Lebeoux had a monster night, hauling in 12 passes for 199 yards while the University of Tennessee verbal commitment Bruce caught ten balls, good for 105.

The Rebels were led defensively by a pair of seniors - safety Max Bacon with ten tackles, and linebacker Noah Hoxie, who had nine total stops. Tommy Pridemore and Alex Burch each had interceptions for the Rebels.

Harley Wheeler's eight tackles led the Cherokees. Bruce and Rollins each

added 7, and Jimmy Fowler played well on the defensive front and pitched in 6 stops.

With his team's season now in the books, Duncan is ready to get to work looking to next year, a year in which he'll have to replace some 7 senior starters on offense and 9 on the defensive side of the ball. And not only replace those seniors, but replace seniors such as Rollins, Bruce, Labeoux, and Malik Lundy - all who have been such a high percentage of the offensive production over the last three years.

"I can't tell you how excited I am about the future," Duncan told The Focus. "We're going to be exciting to watch next year and about the future with the football players that we've got on campus. We feel like that this is the start of a

build of a great program."

But while South-Doyle's season is done, there is still work to do for West, as they have one more hurdle to get over to get back to Cookeville for a second year in a row, and that is a big hurdle on the artificial turf surface at Rhea County on Friday.

"They run that foot to foot (winged T based) offense," Cummings said of Rhea County. "And Mark Pemberton does a great job with it and they just make it so tough on you. Rhea County will 5 yard you to death, and they are patient enough to just go down the field on you doing it. It's a huge challenge for sure."

But, as Cummings added, he is just happy his team is still alive to play another week.

"Yeah, we're still playing - we'll take it no matter who we are playing."

Your  
biggest  
asset

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



## Halls wrestlers must 'work hard' to continue successful run

Cont. from page 3

up); Sirrel Robinson (a 152-pound junior who wrestled for the first time last season) and Colton McMahan ( a 160-pound sophomore who won a region title last season).

Key newcomers include Chris Nielsen and Tolliver Justice. Both are

sophomores. Nielsen wrestles in the 113-pound weight class. Justice is in the 120-pound class.

Sayne noted that he expects a breakout season from Lepper, who has wrestled in several slots in the Red Devils' lineup over the past two seasons.

"We've bumped him around and he's not been

at the optimal weight class for him," Sayne said. "We put him at 126 last year and now, hopefully, he's at a point in his career where he can make his own breaks."

"He's just wanted to compete and you've got to have those kind of guys in your program."



When you grow we grow

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

www.cbtcn.com



## The Doctor is in

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

### Life's Guidelines

Some things never change. Even though I left my traditional medical practice at the end of 2013, I still do yearly physicals on patients in my small concierge practice. I no longer care for thousands within the "medical-industrial-complex." I focus on a few and try to make a difference outside the system. You could say this doctor "flew over the cuckoo's nest."

There are intangible benefits of seeing your doctor for a physical rather than just when you're sick. How can your doctor care for you if he doesn't know you? Long ago my wife taught me that all of life is about relationships; and you better make sure your doctor "knows" you instead of merely considering your cholesterol reading.

I used to hate doing annual physicals because these exams rarely turned up significant findings, so I considered them wasteful. I'm wiser now. I finally

realized that these annual meetings offer an opportunity to renew doctor-patient relationships. Physicals are also an opportunity to remind folks to get preventive care such as flu shots, mammograms, colonoscopies and to screen for prostate cancer. These preventive care measures are well known and are often done these days by physician extenders like PAs (physician assistants) or nurse practitioners.

Call me old fashion, but I believe that a caring doctor should be the person you see for periodic examinations. Even common lab testing like cholesterol and glucose should be at the direction of a thoughtful doctor. Furthermore, the advice of a physician regarding exercise, weight loss and smoking cessation carries more weight, unless the doctor is obese, reeks of smoke or rushes out the exam room. The recent book "Doctored:

The Disillusionment of the American Physician" describes the life of many modern doctors driven by time constraints and squeezed by the government and everyone in the medical food chain.

Lately, I've been intrigued by the "new" cardiovascular risk calculators and cholesterol therapy guidelines. In October I saw my internist for an annual physical exam and review of my cholesterol and other lab work. Because I'm a sixty-three years old and male the new calculation models suggest I receive life-long statin therapy, despite the fact that I have no other risk factors for coronary artery disease. Thankfully, my doctor considers my unique situation, instead of mindlessly writing a prescription. Perhaps he knows that I still read the medical literature and we both have practiced long enough to see "recommendations" come and go. Perhaps, after practicing medicine beside me for twenty years, he shares my focus on the individual patient's unique situation, instead of recipes for herd management. Guidelines are just that; they are guides for care, not algorithms to be followed without thought.

It would be nice to have a test that reliably predicted disease before it happened. Unfortunately, we

don't have clairvoyance even with advanced technology. As a result doctors should emphasize probability more than possibility. As an example, it is possible that our sun went nova six minutes ago and we won't learn of our doom for another two minutes. Our sun is in the "main sequence" of its stellar evolution and therefore very stable, so I don't worry about the sun rising tomorrow morning. However, as I age the probability of cardiovascular disease increases, so a thoughtful consideration and examination of the circulatory system is an important aspect of good medical care.

We use testing to supplement this careful history and physical examination. Simple tests like a glucose or cholesterol are often done to aid in disease probability analysis. We can also use advanced technology such as EBCT (electron beam computerized tomography), a modification of the well-known CAT scan.

Scientists know that calcium is deposited as bones heal from fractures. X-rays can show the callus of a healed fracture decades later. We also know that any inflammation and subsequent healing likewise deposit calcium. If the injury-inflammation-healing process occurs in an artery, you can see the calcium with a sensitive

enough lens (CAT scan) and conclude that excess cholesterol deposition caused an inflammatory reaction which then healed with calcium deposits.

A recent review of EBCT published in the Mayo Clinic Proceedings. Researchers used a sensitive CAT scanner to quantify the amount of calcium in the arteries of patients, considered a reflection of the amount of plaque (cholesterol deposits) in arteries. Though the researchers were particularly interested in younger and older adults, the study showed increasing risk of heart attacks, etc. as the calcium scores increased across all age groups. Correspondingly, lower calcium scores were associated with less cardiovascular risk. Interestingly, the standard cardiovascular risk calculation formulas similarly predicted cardiovascular risk.

You might then ask, why do an expensive CAT scan that is associated with radiation exposure? Good question! The Mayo study showed EBCT technology as most useful when a doctor is confronted with a young patient whose only risk factor is a strong family history of cardiovascular disease. In this scenario, the expense and risk might be worthwhile, instead of blindly prescribing statins for thirty years. The probability of disease and the decision to treat

(or not to treat) are complex questions and should be answered by a doctor, not a surrogate.

Perhaps I'm sensitive to boundaries and it's difficult for me to surrender medical decisions to others, especially those with less training and experience than me. I know I ruminate over difficult management issues; I hope others have the time and gumption to thoughtfully consider their patients' unique issues as well.

I've noticed that my world is shrinking, just like the number of patients under my care. I still keep up with world and national events, but I recognize that where I can make the most difference is closer to home.

So as we approach Thanksgiving I'll leave you with the closing lines of a favorite poem of mine by Edward Guest.

*So let me come home at night and rest  
 With those who know I've done my best;  
 Let the wife rejoice and the children smile,  
 And I'll know by their love that I'm worthwhile.  
 For this is conquest and world success-  
 A home where abideth happiness.*

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

# Thanksgiving Tips from Knox County

Safety tips on preparing turkey and where to dispose of used cooking oil

With only a week until Thanksgiving, here are some safety tips from the Knox County Health Department and the Knox County Fire Prevention Bureau, as well as information on proper food waste disposal from the Knox County Solid Waste Department:

### Safe Cooking

#### Clean and Separate:

Wash hands thoroughly for 20 seconds with soap and warm water before and after handling food.

Wash vegetables thoroughly and clean food-contact surfaces

after preparing each food item and before beginning the next item.

Use separate cutting boards for meats, seafood and other foods that will be cooked, as well as ready-to-eat foods such as raw fruits and vegetables.

Do not rinse raw meat or poultry before cooking; it can spread bacteria.

Do not put cooked meat back into a container that previously held raw meat.

#### Cooking:

Use a food thermometer to ensure meat has reached a safe internal temperature.

To check a turkey for doneness, insert a food thermometer into the inner thigh area near

the breast, but not touching the bone.

The turkey is done when the temperature reads 165 degrees. Stuffing inside the bird should also be 165 degrees.

#### Storage and Leftovers:

Use the two-hour rule: refrigerate leftovers within two hours of serving.

Your refrigerator should be set no higher than 40 degrees and the freezer at 0 degrees.

Hot casseroles and gravies can make your refrigerator struggle to keep the correct temperature. Use an appliance thermometer to check for proper cooling.

Never defrost food at room temperature. A 20-pound frozen turkey needs two to three days

in the refrigerator to thaw completely, so plan accordingly. Cold running water and the microwave may also be used to thaw food, but food defrosted in this manner should be cooked immediately.

More food safety tips at [http://www.knoxcounty.org/health/food\\_safety.php](http://www.knoxcounty.org/health/food_safety.php)

### Fire Safety

- Never leave any cooking appliance unattended, especially turkey fryers.

- Because they can catch fire, avoid wearing loose or baggy clothing when cooking. And remember: stop, drop and roll.

- Keep a large lid near the

cooking area to cover and smother any stovetop cooking fires.

- Turkey fryers:

Read the manufacturer's instructions thoroughly before using the fryer.

Use proper oil quantity and thawing methods prior to cooking.

NEVER use your fryer inside your home, garage or on a balcony or patio.

Turkey fryers should be set up at least 20 feet away from your home or any combustible material. This also goes for gas and charcoal/wood burning grills.

If you are cooking using charcoal or wood, make sure you are disposing of the burnt charcoal

**Cont. on page 2**

## Blue Harbor Senior Living



Blue Harbor offers a wide range of services from independent living, assisted living, and memory care. Whether you are looking for a new place to call home without the hassles of daily living or you have a loved one who requires a little extra care such as dressing, bathing and medication management, Blue Harbor Senior Living is committed to helping you and your family find the right fit.

Compassionate People, Exceptional Service

**Maple Court - Memory Care**

865.362.5398

7545 Thunder Lane • Powell, TN 37849

**Raintree Terrace - Assisted Living/Memory Care**

865.200.8238

555 Rain Forrest Road • Knoxville, TN 37923



[www.blueharporseniorliving.com](http://www.blueharporseniorliving.com)



**Blue Harbor**  
 Senior Living

# Faith

## Not Too Late

Come worship with us  
**New Beverly Baptist Church**  
 3320 New Beverly Church Rd.  
 Knoxville, TN 37918  
 Rev. Eddie Sawyer, Pastor  
 www.newbeverly.org  
 856-546-0001

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

The longer I live, the more grateful I am that I serve a God of second chances (or third, and four, and five...). No matter what someone had done in their past, no matter how old you might be, it is never too late to say, "I'm sorry, God. Will you forgive me? I want to begin again. I want to make a difference."



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

There is a term in golf that I love. It is the word "mulligan." It means you don't have to count the bad shot and you get a do-over. I have never met someone who would not love a mulligan. It may be a bad relationship, a bad financial decision, or a poor choice. It may be a wound you inflicted on someone

else. It may the night you crossed a sexual boundary you said you would never cross.

But you can't just hit a reset button on life. This is not a round of golf. This is real life. There is some good news, however. Jesus does not erase our life, but He can redeem it.

There is a man in the Bible who blew it big time. There is no doubt he wondered if God could use him again. His name is Simon Peter and he was one of Jesus' closest friends. He was the leader of the twelve disciples of Jesus. And on the very night of Jesus' arrest, Peter assured Christ that even if all others abandoned Christ, he would never do so (Matthew 26:31-35).

Well, that was a short-lived promise. Just a few hours later, this same

man who was ready to die for Christ denied him three times before morning. This took place after Jesus' arrest and Peter was in the courtyard of where Jesus was being held. Peter wanted to see what was taking place, but someone recognized him as a follower of Jesus. At his third denial of knowing Jesus and being one of His followers, the text says that Peter called down curses on himself. One Bible commentator says it this way: "It is almost as if Peter is saying I will go to hell if I know this man." At that very moment, the rooster crowed (Jesus predicted Peter would disown Him three times before the rooster crowed).

The prediction came true. Peter sold out Christ. Peter went out and wept bitterly. Some people

would say it is too late for Peter. He failed Jesus when Jesus needed him the most. But this is not the end of the story. Three days after Jesus' death, He came forth from the grave. On His third appearance to His disciples, Jesus specifically shows up to Peter to restore their broken relationship. Three times, one for each time Peter denied Jesus, He asks Peter if he loves Him. Simon Peter is forgiven. He is redeemed. Jesus gives Peter a do-over.

Weeks later, Peter preaches the first gospel sermon on Pentecost and three thousand people are baptized into Christ. Let the Lord take control of your life. It's not too late to start over. God wants to do amazing things with your life.

## HALLS CHRISTIAN CHURCH

Corner of Hill Road and Fort Sumter Road  
 922-4210 • www.hallschristian.net

Sunday School - 9:45 a.m. • Morning Worship - 10:45 a.m.  
 Evening Worship - 6:30 p.m.

Wednesday Bible Study - 6:30 p.m.

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

SHOP US FIRST!

Family owned company offering extreme value since 1974  
 WE SPECIALIZE IN LIQUIDATIONS, CLOSEOUTS & IRREGULARS

SOUTH KNOXVILLE 6021 Chapman Hwy

ALL STORES WILL BE CLOSED THANKSGIVING DAY SO EMPLOYEES MAY SPEND TIME WITH THEIR FAMILIES.  
 STORES WILL RESUME REGULAR HOURS ON FRIDAY NOVEMBER 28TH, 2014

11 Oz.  
MANDARIN ORANGES  
**40¢** COMPARE AT 78¢

40 YEARS

OF SERVING

UNITED GROCERY OUTLET

Duncan's Super Inc. 40th Anniversary

14.5-15 Oz.  
CANNED VEGETABLES  
**40¢**

Prices Effective Sunday, November 23rd thru Wednesday, November 26th, 2014

100% SATISFACTION GUARANTEED!

TURKEY BREAST

\$1.15

Lb.

CRISP CELERY

79¢

EA. STALK

HOLIDAY MUST HAVES!

29 Oz. PUMPKIN  
**2/\$1**  
 COMPARE AT \$2.88 ea.

LIGHT BUTTER SPREAD

\$1.00

2 PK. - 7.5 OZ.

COMPARE AT \$2.88

ASSORTED APPETIZERS

\$2.49

18-22 Oz.

COMPARE AT \$4.98

NSA CHOCOLATE CREAM PIE

\$2.99

28 Oz.

EVAPORATED MILK

2/\$1.89

12 Oz.

SWEET CONDENSED MILK

2/\$1.89

14 Oz.

RASPBERRY CRUNCH CAKE

\$3.99

4.85 Lb.

LITE WHIPPED TOPPING

69¢

8 Oz.

COMPARE AT 92¢

EXTREME VALUE PRICING!

18.5 Oz. Canned or 8 Oz. Frozen Soups Select Varieties

3/\$1

COMPARE AT 98¢ EACH

Mayo 30 Oz.

\$1.00

COMPARE AT \$2.98

Family Size Tea Bags 50 Ct.

\$1.99

COMPARE AT \$2.88

Whole Cranberry Sauce 14 Oz.

3/\$1

COMPARE AT 98¢ EACH

Shredded Swiss Cheese 8 Oz.

\$1.00

COMPARE AT \$2.18

Hazelnut Creamer 11 Oz.

89¢

COMPARE AT \$1.02

HOLIDAY SHOPPING MADE EASY AT

UNITED GROCERY OUTLET

GROCERY OUTLET

Gifts for Any Budget!

Gift Cards

Available For Any Amount

Fruit Baskets \$7

Starting at

Custom Food Boxes Made To Order

Large Orders For Churches, Schools, Food Banks Are Welcome. See Store Managers For More Info.

## Thanksgiving Tips from Knox County

*Continued from page 1*

in a metal trash can at least 10 feet from your home and that it is covered by a lid.

Do not place burnt coals in plastic or cardboard receptacles, and never keep them inside your home or garage.

Coals can smolder and retain heat for days, which could start a fire.

- Remember to change your smoke detector batteries at least once a year. Pick a holiday or time of year, like Thanksgiving or daylight saving time, to replace the batteries. The entire smoke detector should be replaced every 10 years.

- More fire safety tips at <http://www.facebook.com/KCFPB>, <https://twitter.com/knoxTNfire> and <http://knoxcounty.org/fire/>

### Waste Disposal

- Never pour oil or grease down the drain. This can cause

costly problems for your home's plumbing and municipal sewers.

- Recycle used vegetable oil for free at three Knox County Convenience Centers or the city's Household Hazardous Waste Facility:

Dutchtown Convenience Center - 10618 Dutchtown Rd.

Halls Convenience Center - 3608 Neal Dr.

John Sevier Convenience Center - 1810 John Sevier Hwy

Household Hazardous Waste Facility - 1033 Elm Street

Waste vegetable oil must be in a closed, non-glass container.

- To avoid rodents and other pests around your trash, consider taking Thanksgiving Day food waste to one of Knox County's seven Solid Waste Convenience Centers.

- Centers are closed Thanksgiving Day.

- More information, including hours and locations, at [http://knoxcounty.org/solid\\_waste](http://knoxcounty.org/solid_waste)

## Fountain City Antiques Market

Featured Booth of the Week

Susie's Vintage & Jewelry

3000 Tazewell Pike, Knoxville, TN

865-249-6166

# CLASSIFIEDS

## BULLETIN BOARD

### LOST CATS

Lost three cats: white fluffy (Whitey), red tabby (Red) and a black and white shorthair (Spotted). Lost early-November in Wooddale Area. Reward. Please Call 305-298-9377 (Judy) or 305-298-0145 (Vickie).

## CEMETERY LOTS

TWO SIDE BY SIDE LOTS LYNNHURST CEMETERY \$1500 FOR BOTH. 947-5855

## COMPUTERS FOR SALE

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

## COMPUTER ACCESSORIES FOR SALE

WINDOWS XP, MICROSOFT OFFICE 7, FLAT SCREEN MONITOR, KEYBOARD AND MOUSE SETS - \$50. JAMES 237-6993

## COMPUTER ACCESSORIES FOR SALE

COMPUTER CHAIRS FOR SALE \$10 EACH. 237-6993

## REAL ESTATE FOR RENT

1 BR APT NEWLY REMODELED WASHER & DRYER GREAT LOCATION \$475MO + DEP 363-6696

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

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

## REAL ESTATE FOR RENT

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

## REAL ESTATE FOR SALE

SEYMOUR 4BR/3BA HOME ON 3.3 ACRES. CAN DIVIDE \$224,000. 661-2010

## WANTED

NEEDING TO PURCHASE CARD TABLES AT REASONABLE PRICE. 865-406-6307

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

# ANNOUNCEMENTS

## Central High Choral holiday performances

The Central High School Choral Department will once again be performing at the Tennessee Theatre's Mighty Musical Monday on Monday, December 1 at Noon and 3 p.m.

The Central High School Choral Department will be having their annual Christmas Production "Sounds of the Season/ Christmas Time is Here" on December 11, 2014 at 7 p.m. at the CHS Auditorium. Adult/General Admission Tickets - \$8.00 Student/ Senior Citizens \$6.00.

## Corryton Christmas Parade

The First Annual Corryton Christmas Parade will be held Saturday, December 13, 2014 at 2:00 p.m. Everyone is welcome to enter; no entry fees. Line up at 1:00 p.m. at Corryton

ball field.

## Fountain City Christmas Parade

Christmas Parade Saturday, December 6. Line up begins 9 a.m. at Party City Parking lot. Step off at 10 a.m. Registration on site is \$12.50 and includes boxed cheese.

## Fountain City Lions Club Christmas Bicycle Drive

The Fountain City Lions Club, in partnership with The Mission of Hope, is accepting donations to buy children in Appalachia bicycles for Christmas in memory for Michael Williams. A donation of \$50 will buy a bicycle; \$20 will buy a helmet. Please call Gib Galyon at (865) 414-4630 for more information. Checks may be sent to PO BOX 5276, Knoxville TN 37928

## 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.

## Knoxville Civil War Roundtable meeting

The December meeting of the Knoxville Civil War Roundtable will be held on Tuesday evening, December 9 2014 at Buddy's Banquet Hall, 5806 Kingston Pike. The Speaker will be James Ogden, Chief Historian of Chickamauga NMP. His topic will be "Sherman vs. Cleburn on Missionary Ridge." Dinner is at 7 p.m. with a cost of \$15 for members and \$17 for non members. The lecture cost is \$3. RSVP by noon, Monday, December 8 to (865)671-9001.

## Seymour Community Christmas Parade

The 21st Annual Seymour Community Christmas Parade will be held Saturday, December 13, 2014. This year's Parade Theme is "Home for the Holidays."

# SERVICE DIRECTORY

## ALTERATIONS

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

## AUTO MECHANIC

LIGHT AUTOMOTIVE REPAIR - BRAKES, OIL CHANGE, TUNE-UPS & MORE 865-237-6993

## CERAMIC TILE INSTALLATION

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

## CLEANING

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

## CUSTOM UPHOLSTERY

**STAN NEWBY'S CUSTOM UPHOLSTERY**  
Specializing in Reupholstery  
Average Labor Prices  
Sofa .... \$350 Chair .... \$185  
Recliner .. \$225 Loveseat .. \$250  
(Fabric Extra)  
Servicing all of Knoxville  
Free Estimates, Pick Up and Delivery!  
**237-3272**

## ELDER CARE

MATURE LADY- CNA IS AVAILABLE TO CARE FOR SICK OR ELDERLY IN YOUR HOME. 25YRS EXPERIENCE - DAYS OR NIGHTS (865)406-6307

## ELECTRICIAN

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

## EXCAVATING

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

## FENCING

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

## FLORIST

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

## GUTTER WORK

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

## HANDYMEN

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

## HANDYMEN

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

## HOME REPAIR

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

## HOME REPAIR

**ROB GORDON & SONS**  
Remodeling · Renovations  
Repairs · Construction  
Licensed and Insured  
Family owned & operated since 1979  
Kitchen and Bath Remodeling  
Roofing & Siding  
Additions  
Painting · Drywall · Flooring  
Pressure cleaning · Carpentry  
Decks  
Honey-Do Lists  
References Available  
[www.myfatherstouch.net](http://www.myfatherstouch.net)  
**(865) 693-2441**  
A beautiful home is a worthy investment.

## HVAC

AMPRO HEAT & AIR NEW SYSTEM INSTALLATION. RESIDENTIAL SERVICE CALL \$49. 865-748-7831 AMPROHVAC.COM

## LAWNCARE

NURSERY MAN LANDSCAPE FLOWER BEDS, SHRUBS, TREE PLANTING, MULCHING & MORE 865-237-6993

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

## METAL WORKS

**Ghost Riders Metal Works**  
865-705-0742  
Mobile Welding  
Fabrication & Repair  
Electrical  
Plumbing & Pipe Fitting  
State Licensed. Member AWS  
Stick Welding. Mig Welding  
Gas Welding  
[www.ghostridersmetalworks.com](http://www.ghostridersmetalworks.com)

## MUSIC LESSONS

GUITAR, BASS, DRUM, PIANO, VOCAL LESSONS GIFT CERTIFICATES! HTTP://WWW.WORSHIPTRAININGCENTER.COM/ (865) 403-2580

## PAINTING

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

## PLUMBING

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

## STORAGE

**STORE YOUR STUFF**  
SELF STORAGE/RV PARKING  
**\$39.99/MO**  
5 Locations, 24hr Access  
**970-4639 TNstg.com**

## TREE SERVICE

**KINGS TREE WORKS**  
♦ Climbers ♦ Trimming  
♦ Tree Removal  
Licensed And Insured  
30+ Years Experience,  
Call For Fall Specials  
**865-973-1794**

## Blank's Tree Work

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

## SWIM LESSONS

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

Little goodies from  
**Lillian's BEAN POT**

**Beef Enchilada Stack**

1 lb lean (at least 80%) ground beef  
1/2 cup chopped onion  
1/2 medium green bell pepper, chopped (1/2 cup)  
1/2 cup frozen corn  
1 package (1 oz) Old El Paso™ 40% less-sodium taco seasoning mix  
1 can (14.5 oz) diced tomatoes in sauce, undrained  
1 can (10 oz) Old El Paso™ enchilada sauce  
9 corn tortillas (6 inch)  
2 cups shredded Cheddar cheese (8 oz)  
1/2 cup sour cream  
3 medium green onions, sliced (3 tablespoons)

Heat oven to 350°F. Spray 9-inch glass pie plate or 9 1/2-inch glass deep-dish pie plate with cooking spray. In 12-inch skillet or 4-quart Dutch oven, cook beef and onion over medium-high heat, stirring occasionally, until thoroughly cooked; drain. Stir in bell pepper, corn, taco seasoning mix, tomatoes and enchilada sauce. Heat to boiling; remove from heat.

Spread about 1/4 of beef mixture in thin layer in pie plate. Top with 3 tortillas (tortillas will overlap), 1/4 of beef mixture and 1/3 of cheese. Repeat layers 2 more times, starting with tortillas and ending with cheese on top. Pie plate will be very full but should not overflow.

Bake about 30 minutes or until cheese is melted and lightly browned. Let stand 5 minutes before serving. Top each serving with sour cream and green onions.

**2014 Lincoln MKZ** R2672  
1 Owner, New Body Style, Full Factory Warranty **\$29,990**

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

**2013 Lincoln MKS** R1057  
AWD, Leather, NAV Roof, Extra Clean **\$27,900**

**2014 Ford Focus** R1058  
SE, Auto, Pwr Everything, Clean Carfax!!! **\$14,999**  
Price includes \$399 dock fee. Plus tax, tag and title. WAC. Dealer retains all rebates. Restrictions may apply. See Dealer for details. Prices good through next week.

**RAY VARNER**  
Call Dan or Ray for all your New or Used Car & Truck needs.  
2026 N Charles G Seviars Blvd · Clinton, TN  
**865.457.0704**  
[www.rayvarnerford.com](http://www.rayvarnerford.com)



**Need extra money? Got more  
“stuff” than you know what  
to do with? Auctions are the  
fastest way to turn personal  
property into money.  
(865) 604-3468**

**LARGE ESTATE AUCTION**

**FRIDAY, December 5, 2014**

**at 6 p.m.**

**[www.fountaincityauction.com](http://www.fountaincityauction.com)**

Tal #2204 tfl #5223

**Fountain City Auction**

**4109 Central Avenue Pike, Knoxville TN 37912**

**Call Greg at (865) 604-3468 for all of your auction needs.**

**We buy and sell full or partial estates. 10% Buyer's Premium.**



# The Knoxville Focus Legal & Public Notices

section  
**E**

Nov 24, 2014 - Nov 30, 2014

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

## 65 COURT NOTICES

### NOTICE TO CREDITORS

**Estate of  
Howard G. Heinz  
DOCKET NUMBER 75605-1**

Notice is hereby given that on the **10th day of November, 2014**, letters testamentary in respect of the **Estate of Howard G. Heinz, 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 **10 day of November, 2014**

**Estate of Howard G. Heinz**

**Personal Representative(s):**

**Patricia H. Thompson; Executrix**, 3345 Maple Grove Way, Knoxville, TN 37921

PUBLISH: 11/17 & 10/24/14

## 65 COURT NOTICES

### NOTICE TO CREDITORS

**Estate of  
Lyla R. Boehms  
DOCKET NUMBER 75593-1**

Notice is hereby given that on the **3rd day of November, 2014**, letters testamentary in respect of the **Estate of Lyla R. Boehms** who died Oct 14, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

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

**Estate of Lyla R. Boehms**

**Personal Representative(s):**

**James H. Boehms; Executor**, 7342 Manderly Way, Knoxville, TN 37909

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

PUBLISH: 11/17 & 11/24/14

## 65 COURT NOTICES

### NOTICE TO CREDITORS

**Estate of  
Jeffrey Louis Ginsburg  
DOCKET NUMBER 75598-3**

Notice is hereby given that on the **4th day of November, 2014**, letters administration in respect of the **Estate of Jeffrey Louis Ginsburg** who died Oct 18, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

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

**Estate of Jeffrey Louis Ginsburg**

**Personal Representative(s):**

**Michael Ross Ginsburg; Administrator**, 3524 Adams Gate Road, Knoxville, TN 37931

PUBLISH: 11/17 & 11/24/14

## 65 COURT NOTICES

### NOTICE TO CREDITORS

**Estate of  
Barbara Ellen Crippen Turner  
DOCKET NUMBER 75422-1**

Notice is hereby given that on the **5th day of November, 2014**, letters administration in respect of the **Estate of Barbara Ellen Crippen Turner**, who died Aug 14, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

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

**Estate of Barbara Ellen Crippen Turner**

**Personal Representative(s):**

**Debra R Singleton; Administratrix**, 302 Rocky Bottom Road, Thomaston, GA 30286

**Stephanie G. Crippen, Attorney At Law**, 117 Center Park Drive, Suite 201, Knoxville, TN 37922

PUBLISH: 11/17 & 10/24/14

## 65 COURT NOTICES

### NOTICE TO CREDITORS

**Estate of  
Laverne Hudson  
DOCKET NUMBER 75613-3**

Notice is hereby given that on the **7th day of November, 2014**, letters testamentary in respect of the **Estate of Laverne Hudson** who died Sept 22, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

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

**Estate of Laverne Hudson**

**Personal Representative(s):**

**Adam Hudson; Executor**, 1212 Crestfield Drive, Nashville, TN 37211

**Tom Testerman; Executor**, 301 East Broadway, Newport, TN 37821

PUBLISH: 11/17 & 11/24/14

## 75 FORECLOSURES

### SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **January 12, 2015 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 DHIA ALFATLAWY AND MOUNIRA OMAR BELLATRECHE, to Wesley D. Turner, Trustee, on September 26, 2003, as Instrument No. 200310020039419 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., QUEST TRUST 2003-X4, ASSET BACKED CERTIFICATES, SERIES 2003-X4

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

SITUATED IN DISTRICT NO. NINE (9) OF KNOX COUNTY, TENNESSEE, AND PARTIALLY WITHIN THE 25TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS PART OF LOT 2, PLAZA PARK, AS SHOWN ON THE PLAT OF SAME OF RECORD IN PLAT CABINET A SLIDE 381-C, (FORMERLY MAP BOOK 12, PAGE 29), REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED ACCORDING TO THE SURVEY OF KENNETH D. CHURCH, SURVEYOR, DATED SEPTEMBER 13, 1996, BEARING WORK ORDER #96-09-15, AS FOLLOWS, TO-WIT:

TO REACH THE TRUE POINT OF BEGINNING, BEGIN AT A POINT IN THE SOUTHEASTERN RIGHT OF WAY OF VALLEY DRIVE, MARKING THE NORTHWESTERN CORNER OF PROPERTY NOW OR FORMERLY OWNED BY DARRELL WAYNE WHITAKER (DEED BOOK 1878, PAGE 834) AND THE NORTHEASTERN CORNER OF AN EASEMENT FOR INGRESS AND EGRESS (APPROXIMATELY 8 FEET WIDE) LEADING TO THE FEE SIMPLE TRACT HEREIN DESCRIBED, SAID POINT ALSO BEING LOCATED IN A NORTHEASTERLY DIRECTION 130.80 FEET, MORE OR LESS, FROM THE POINT OF INTERSECTION OF THE SOUTHEASTERN RIGHT OF WAY OF VALLEY DRIVE WITH THE RIGHT OF WAY OF SIMS ROAD; THENCE ALONG THE EASTERN LINE OF SAID INGRESS AND EGRESS EASEMENT, SOUTH 38 DEG. 07 MIN. 48 SE. EAST 161.00 FEET TO AN EXISTING IRON ROD SQUARE, MARKING THE NORTHWESTERN CORNER OF THE FEE SIMPLE TRACT HEREIN AND THE SOUTHWESTERN CORNER OF WHITAKER, THE TRUE POINT OF BEGINNING; THENCE WITH THE LINE OF WHITAKER, NORTH 61 DEG. 44 MIN. 12 SEC. EAST 134.43 FEET TO AN EXISTING IRON ROD; THENCE LEAVING LINE OF WHITAKER, SOUTH 38 DEG. 09 MIN. 00 SEC. EAST 161.30 FEET TO AN EXISTING IRON PIPE; THENCE SOUTH 61 DEG. 39 MIN. 33 SEC. WEST 137.35 FEET TO AN EXISTING IRON PIPE; CORNER TO PROPERTY OF WILLIAM W. ROUSE (DEED BOOK 1865, PAGE 339); THENCE WITH THE LINE OF ROUSE, AND THEN JAMES W. COBBLE (DEED BOOK 1218, PAGE 360), NORTH 37 DEG. 07 MIN. 00 SEC. WEST 161.00 FEET TO THE POINT OF BEGINNING.

THIS CONVEYANCE IS SUBJECT TO THE FOLLOWING:

THIS CONVEYANCE IS MADE TOGETHER WITH AND SUBJECT TO A DECLARATION OF NON-EXCLUSIVE EASEMENT OF RECORD IN DEED BOOK 2233, PAGE 374, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, AND FURTHER CONVEYED WITH A RIGHT OF WAY ALONG THE WESTERN LINE OF THE NORTHERN ONE-HALF OF LOT 2 FOR THE PURPOSE OF INGRESS AND EGRESS AS SET OUT IN DEED BOOK 770, PAGE 171, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE.

ALL APPLICABLE CONDITIONS, RESTRICTIONS, RESERVATIONS, EASEMENTS, ETC., AS SET OUT ON SAID RECORDED PLAT.

BEING THE SAME PROPERTY CONVEYED TO DHIA A. ALFATLAWY, A/K/A DHIA ADAN AL FATLAWY, MARRIED BY CASH DEED FROM ANDREW M. CUOMO, SECRETARY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, WASHINGTON, D.C. DATED 05/08/00, IN INSTRUMENT NUMBER 200006230042670, IN SAID REGISTER'S OFFICE.

THE SAID DHIA A. ALFATLAWY A/K/A DHIA ADAN ALFATLAWY A/K/A DHIA ALFATLAWY ARE ONE AND THE SAME PERSON.

THE SAID MOUNIRA OMAR BELLATRECHE A/K/A MOUNIRA BELLATRECHE ARE ONE AND THE SAME PERSON.

MOUNIRA OMAR BELLATRECHE JOINS IN THIS CONVEYANCE FOR THE PURPOSE OF CONVEYING INTEREST IN

Tax ID: 1231B-005

Current Owner(s) of Property: DHIA ALFATLAWY AND MOUNIRA OMAR BELLATRECHE

The street address of the above described property is believed to be **1134 Valley Drive, Knoxville, TN 37920**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: DISCOVER BANK

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. 14-004971-670

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: 11-24, 12-01, 12-08-14

## 75 FORECLOSURES

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms, conditions and payment of the debts and obligations secured by a certain Deed of Trust dated 25 September 2002, executed by DAVID CARTER and SHARON CARTER, to Craig A. Nuzzo as Trustee for Beneficial Tennessee, Inc., of record in the Office of the Register of Knox County, Tennessee, as Instrument No. 200209300027223; and, Richard J. Myers having been appointed as Substitute Trustee in an instrument of record in said Register's Office as Instrument No. 201410200022142, and the owner of the debt and obligations secured by said Deed of Trust, Beneficial Tennessee, Inc., having required the undersigned to advertise and sell the property described therein conveyed, the entire indebtedness having been declared due and payable as provided in said Deed of Trust, the undersigned, RICHARD J. MYERS, will by virtue of the power and authority vested in him as Substitute Trustee, on **MONDAY, 15 DECEMBER 2014 commencing at TEN O'CLOCK A.M.**, at the front door of the City County Building of Knoxville, Tennessee, Main Avenue entrance nearest to the Main assembly room, sell at public outcry to the highest and best bidder for cash, the following described property in Knox County, Tennessee, to wit:

SITUATED IN DISTRICT NO. 9 OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING MORE PARTICULARLY DESCRIBED AS: BEGINNING AT AN IRON PIN IN THE SOUTH SIDE OF DEADRICK ROAD APPROXIMATELY 2600 FEET FROM THE INTERSECTION OF DEADRICK ROAD AND ROLLEN ROAD AND RUNNING WITH THE SOUTH SIDE OF THE ROAD NORTH 57 DEG. 15 MIN. EAST 100.0 FEET TO AN IRON PIN; THENCE SOUTH 24 DEG. EAST, 218.0 FEET TO AN IRON PIN; THENCE SOUTH 57 DEG. 14 MIN, WEST, 100.0 FEET TO AN IRON PIN; THENCE NORTH 24 DEG. WEST 218.0 FEET TO THE POINT OF BEGINNING.

BEING THE SAME CONVEYED FROM MARY ELLEN REED, WIDOW TO DAVID CARTER AND WIFE, SHARON CARTER BY DEED RECORDED 12/04/2000, AT INSTRUMENT # 200012040057895, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

TAX MAP OR PARCEL ID NO.: 125-142

Property address: **812 Deaderick Road, Knoxville, TN 37920**

Interested Parties: Ford Motor Credit Company

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

Richard J. Myers, Substitute Trustee

Date: 18 November

2014

APPERSON CRUMP PLC  
6070 Poplar Avenue, Sixth Floor  
Memphis, TN 38119-3954  
(901) 756-6300

Publish: 24 November, 1, 8 December 2014

*Out with the old;  
make room for the  
new!*

Fountain City Auction  
offers consignment  
services and also purchases  
full and  
partial estates.

Call Fountain  
City Auction  
(865) 604-3468

# Classified

# Legal Notices

CALL (865) 686-9970 TO PLACE YOUR AD

## 75 FORECLOSURES

## NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, James S. Krugjohann and Linda L. Krugjohann executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Investors Group, Lender and Charles E. Tonkin, II, Trustee(s), which was dated October 30, 2007 and recorded on October 31, 2007 in Instrument No. 200710310035830, 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, Carrington Mortgage Services, 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 23, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District Number Six (6) of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 8, Block A, of the Spanish Trails Subdivision, Unit 3, as the same appears of record in Map Cabinet E, Slide 57B (formerly Map Book 54S, Page 44), 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 James S. Krugjohann and Linda L. Krugjohann, husband and wife, by deed dated October 30, 2007, of record at Instrument No. 200710310035829, in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 105GH102

Address/Description: 1315 Chert Pit Road, Knoxville, TN 37923.

Current Owner(s): James S. Krugjohann and Linda L. Krugjohann.

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.: 14-26025  
Insertion Dates: 11-24, 12-01, 12-08-14

## 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

## 75 FORECLOSURES

## SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 15, 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 JOHN W ROBINSON AND TONYA T WELSH, to PRIORITY TRUSTEE SERVICES OF TENNESSEE, L.L.C., Trustee, on February 16, 2007, as Instrument No. 200702210067657 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-5, ASSET-BACKED CERTIFICATES, SERIES 2007-5

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:

Being Lot No, 25 on the plan of Cedar Flats Subdivision, Unit 3, of record in Plat Cabinet F, Slide 94-D, Register's Office for Knox County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to John W. Robinson and Tonya T. Welsh, husband and wife, from Chad E. Spradlin and wife, Kimberly J. Spradlin, by deed on February 16, 2007, of record in Instrument Number 200702210047454, Registers Office for Knox County, Tennessee.

Tax ID: 047NF-007

Current Owner(s) of Property: JOHN W ROBINSON AND TONYA T WELSH

The street address of the above described property is believed to be **701 LKE LN, Knoxville, TN 37918**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: OPTION ONE MORTGAGE CORP

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. 14-004369-670

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: 11-17, 11-24, 12-01-14

## 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. Gallford 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

## 75 FORECLOSURES

## SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated NOVEMBER 9, 2000, executed by CATHY E MILLSAP (AKA CATHY E. SHERWOOD), AN UNMARRIED PERSON, NANCY A SHERWOOD, AN UNMARRIED PERSON, to GREGG S. MURPHY, Trustee, of record in BOOK 1138, PAGE 764, for the benefit of COLUMBIA NATIONAL INCORPORATED, in the Register's Office for SEVIER County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for SEVIER County, Tennessee, to secure the indebtedness described: WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, J. J. PHILLIP JONES/ JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **TUESDAY, JANUARY 6, 2015 AT 2:00 P.M. (LOCAL TIME)**, AT THE FRONT ENTRANCE OF THE SEVIER COUNTY COURTHOUSE IN SEVIERVILLE, SEVIER COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in SEVIER County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF SEVIER, TENNESSEE:

SITUATED IN THE 4TH CIVIL DISTRICT OF SEVIER COUNTY, TENNESSEE, BEING ALL OF LOT 79, ROCK GARDENS UNIT 1, AS SHOWN BY PLAT OF RECORD, IN PLAT BOOK P31, PAGE 227, OF THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE, TO WHICH REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION, AS SHOWN BY A SURVEY PERFORMED BY TIMOTHY J. WALLACE, OF WALLACE SURVEYING COMPANY RLS 1758, WHOSE ADDRESS IS P.O. BOX 5278, SEVIERVILLE, TN 37864, SURVEY DATED 10-19-2000, WSC DRAWING NO. 200384.

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

SUBJECT TO UCC FINANCING STATEMENT OF RECORD IN BOOK 2556, PAGE 651 AND UCC FINANCING STATEMENT CONTINUATION OF RECORD IN BOOK 3673, PAGE 116 IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO CATHY E. MILLSAP SINGLE, AND NANCY A. SHERWOOD SINGLE, BY WARRANTY DEED DATED NOVEMBER 9, 2000 OF RECORD IN BOOK 1138, PAGE 762, IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

ALSO BEING THE SAME PROPERTY CONVEYED FROM NANCY A. SHERWOOD TO CATHY E. SHERWOOD (MILLSAP), BY QUIT-CLAIM DEED DATED DECEMBER 31, 2013 OF RECORD IN BOOK 4241, PAGE 102, IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 230 RED BUD LN, SEVIERVILLE, TENNESSEE 37876.

MAP 040K GRP A PARCEL 003.00

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

OTHER INTERESTED PARTIES: SEVIER COUNTY ELECTRIC; ASSET ACCEPTANCE, L.L.C.

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

This day, November 13, 2014. THIS IS IMPROVED PROPERTY KNOWN AS **230 RED BUD LN, SEVIERVILLE, TENNESSEE 37876.**

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 11/17/14, 11/24/14 and 12/01/14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

# 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 for 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 for Katherine A. Thompson

SUBSTITUTE TRUSTEE:

Stephen H. Byrd, Attorney at Law

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

## 75 FORECLOSURES

### SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 15, 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 JOHN W ROBINSON AND TONYA T WELSH, to PRIORITY TRUSTEE SERVICES OF TENNESSEE, L.L.C., Trustee, on February 16, 2007, as Instrument No. 200702210067657 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-5, ASSET-BACKED CERTIFICATES, SERIES 2007-5

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:

Being Lot No. 25 on the plan of Cedar Flats Subdivision, Unit 3, of record in Plat Cabinet F, Slide 94-D, Register's Office for Knox County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to John W. Robinson and Tonya T. Welsh, husband and wife, from Chad E. Spradlin and wife, Kimberly J. Spradlin, by deed on February 16, 2007, of record in Instrument Number 200702210047454, Registers Office for Knox County, Tennessee.

Tax ID: 047NF-007

Current Owner(s) of Property: JOHN W ROBINSON AND TONYA T WELSH

The street address of the above described property is believed to be **701 LKE LN, Knoxville, TN 37918**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: OPTION ONE MORTGAGE CORP

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. 14-004369-670

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: 11-17, 11-24, 12-1-14

## 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

## 75 FORECLOSURES

### SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated MAY 12, 2006, executed by STEVEN W. DAY AND KIMBERLY D. DAY, HUSBAND AND WIFE, to NATIONS TITLE OF TENNESSEE, Trustee, of record in RECORD BOOK 2111, PAGE 1900-1909, for the benefit of U.S. BANK NATIONAL ASSOCIATION ND., in the Register's Office for BLOUNT County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for BLOUNT County, Tennessee, to secure the indebtedness described, the entire indebtedness having been declared due and payable by U.S. BANK NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER OF U.S. BANK NATIONAL ASSOCIATION ND. being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/ JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, JANUARY 8, 2015 AT 2:00 P.M. (LOCAL TIME)**, AT THE FRONT DOOR OF THE BLOUNT COUNTY COURTHOUSE IN MARYVILLE, BLOUNT COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in BLOUNT County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF BLOUNT, TENNESSEE:

SITUATE IN DISTRICT NO. 9 OF BLOUNT COUNTY, TENNESSEE AND BEING ALL OF LOT NO. 198 OF MEADOWBROOK ADDITION, NO. 2, AS SHOWN BY MAP OF RECORD IN MAP FILE 160A IN THE REGISTER'S OFFICE FOR BLOUNT COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULARLY DESCRIPTION THEREOF AND ACCORDING TO SURVEY OF BRUCE MCCLELLAN, RLS 696, TROTTER-MCCLELLAN, INC., 3377 REGAL DRIVE, ALCOA, TN 33701, DATED 10/27/97, AND BEARING DRAWING NO. 97-843

BEING THE SAME PROPERTY CONVEYED TO STEVEN WALTER DAY (SINGLE), BY WARRANTY DEED DATED OCTOBER 30, 1997 OF RECORD IN BOOK 605, PAGE 259, IN THE REGISTER'S OFFICE OF BLOUNT COUNTY, TENNESSEE.

ALSO BEING THE SAME PROPERTY CONVEYED FROM STEVEN W. DAY AND KIMBERLY A. DAY, HUSBAND AND WIFE TO STEVEN W. DAY AND KIMBERLY A. DAY, HUSBAND AND WIFE, BY QUITCLAIM DEED DATED MAY 12, 2006 OF RECORD IN RECORD BOOK 2111, PAGE 1898 IN THE REGISTER'S OFFICE OF BLOUNT COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **509 FLETCHER ST, MARYVILLE, TENNESSEE 37804.**

MAP 037J GRP A PARCEL 016.00

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

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

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

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 THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: BENEFICIAL TENNESSEE INC.

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

This day, November 21, 2014. This is improved property known as 509 FLETCHER ST, MARYVILLE, TENNESSEE 37804

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 11/24/14, 12/01/14 and 12/08/14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

# Legal Notices

## 75 FORECLOSURES

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 25, 2005, executed by REBECCA JANE CHANEY, conveying certain real property therein described to TITLE ENTERPRISES, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded June 6, 2005, at Instrument Number 200506060097857; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Deutsche Bank National Trust Company, as Trustee, for Carrington Mortgage Loan Trust, Series 2005-NC5 Asset-Backed Pass-Through Certificates 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 **December 18, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: A CERTAIN TRACT OR PARCEL OF LAND LOCATED IN THE 8TH CIVIL DISTRICT OF KNOX COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT: LYING AND BEING SITUATED IN THE 7TH CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND BEING ALL OF LOT FIVE (5), BLOCK B, IN THE SUBDIVISION OF THE PROPERTY OF S.R. AND J.C. COX, AS SHOWN BY MAP OF SAID SUB-DIVISION OF RECORD IN MAP BOOK 15, PAGE 51 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, SAID LOT IS MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE WESTERN LINE OF HILLOCK AVENUE SAID POINT OF BEGINNING BEING DISTANT IN A NORTHERLY DIRECTION 185 FEET FROM THE POINT OF INTERSECTION OF THE WESTERLY LINE OF HILLOCK AVENUE WITH THE NORTHERLY LINE OF VITEX STREET; SAID SUB-DIVISION, AND FROM SAID POINT OF BEGINNING RUNNING THENCE ALONG THE COMMON DIVIDING LINE BETWEEN SAID LOTS 4 AND 5, NORTH 83 DEGREES 48 FEET WEST, 186.3 FEET TO AN IRON PIN; THENCE, RUNNING NORTH 4 DEGREES EAST, 60 FEET TO AN IRON PIN, COMMON CORNER TO LOTS 5 AND 6 IN SAID SUB-DIVISION; THENCE, ALONG THE COMMON DIVIDING LINES BETWEEN SAID LOTS 5 AND 6, SOUTH 83 DEGREES 48 FEET EAST, 188.6 FEET TO AN IRON PIN IN THE WESTERN LINE OF HILLOCK AVENUE, THENCE, WITH SAID LINE OF HILLOCK AVENUE, SOUTH 6 DEGREES, 12 FEET WEST, 60 FEET TO THE POINT OF BEGINNING. THIS CONVEYANCE IS SUBJECT TO ALL MATTERS OF RECORD ON PLAT IN MAP BOOK 15, PAGE 51, REGISTER'S OFFICE FOR KNOX COUNTY. THIS CONVEYANCE IS MADE SUBJECT TO ANY AND ALL ZONING REGULATIONS, BUILDING RESTRICTIONS AND SETBACK LINES, IF ANY, AND EASEMENTS AND RIGHTS FOR PUBLIC UTILITIES APPLICABLE TO THIS PROPERTY; AND TAXES FOR THE CURRENT YEAR WHICH HAVE BEEN PRORATED AND ASSUMED BY THE GRANTEE(S) HEREIN. Parcel ID: 058CB-044 PROPERTY ADDRESS: The street address of the property is believed to be **5807 HILLOCK ROAD, KNOXVILLE, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): REBECCA JANE CHANEY OTHER INTERESTED PARTIES: CAPITAL ONE AUTO FINANCE, INC. AUTO DEFICIENCY, NEW CENTURY MORTGAGE CORPORATION The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

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 #75206  
Insertion Dates: 11-24, 12-01, 12-8-14

## 75 FORECLOSURES

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 23, 2013, executed by RACHEL NIELSEN, conveying certain real property therein described to CRUMP & RICHARDSON PLLC, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 31, 2013, at Instrument Number 201310310027961; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to iServe Residential Lending, LLC 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 **December 18, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF KNOX, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS: SITUATED IN DISTRICT FIVE (5) OF KNOX COUNTY, TENNESSEE, WITHIN THE 42ND WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 25, UNIT 1, LAUREL WOODS NW SUBDIVISION, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET E, SLIDE 206-A, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING ON AN EXISTING IRON PIN IN THE CURVED RIGHT OF WAY LINE OF FLINT HILL DRIVE, AT THE CUL-DE-SAC AT THE WESTERN TERMINUS OF FLINT HILL DRIVE; SAID IRON PIN MAKING THE CORNER OF LOTS 26 AND 25 IN SAID LINE AND BEING LOCATED 284.75 FEET IN A WESTERLY DIRECTION FROM THE POINT OF INTERSECTION OF THE NORTHERLY RIGHT OF WAY LINE OF FLINT HILL DRIVE WITH BRYAN LANE; THENCE FROM THE POINT OF BEGINNING AND WITH SAID LINE OF THE RIGHT OF WAY OF FLINT HILL DRIVE, ON A CURVE TO THE LEFT; HAVING A CHORD CALL AND DISTANCE OF SOUTH 33 DEGREES 55 MINUTES EAST, 33.47 FEET TO AN EXISTING IRON PIN MARKING A COMMON CORNER OF LOTS 24, AND 25; THENCE WITH THE COMMON DIVIDING LINE BETWEEN LOTS 24 AND 25, SOUTH 36 DEGREES 34 MINUTES WEST, 202.72 FEET TO AN EXISTING IRON PIN MARKING A COMMON CORNER OF LOTS 24 AND 25; THENCE NORTH 0 DEGREES 15 MINUTES EAST, 164.74 FEET TO A NAIL IN A 24 INCH CHESTNUT OAK AT THE COMMON CORNER OF LOTS 26 AND 25; THENCE WITH THE COMMON DIVIDING LINE BETWEEN LOTS 26 AND 25, NORTH 75 DEGREES 41 MINUTES EAST, 104.62 FEET TO THE POINT OF BEGINNING ACCORDING TO THE SURVEY OF WADE B. NANCE, SURVEYOR, DATED 1/7/1985, BEARING FILE NUMBER A, DRAWING NO. 1082. SUBJECT TO ALL APPLICABLE RESTRICTIONS, EASEMENTS, BUILDING SETBACK LINES AND CONDITIONS OF RECORD IN SAID REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. SUBJECT TO RESTRICTIONS FOUND IN BOOK 1595, PAGE 894 IN SAID REGISTER'S OFFICE. SUBJECT TO ANY APPLICABLE GOVERNMENTAL ZONING ORDINANCES OR SUBDIVISION REGULATIONS IN EFFECT THEREON. Parcel ID: 079ED-022 PROPERTY ADDRESS: The street address of the property is believed to be **5112 FLINT HILL DRIVE, KNOXVILLE, TN 37921**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): RACHEL NIELSEN OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee  
119 S. Main Street, Suite 500  
Memphis, TN 38103  
www.rublinlublin.com/property-listings.php  
Tel: (877) 813-0992  
Fax: (404) 601-5846  
Ad #75206  
Insertion Dates: 11-17, 11-24, 12-1-14

## 75 FORECLOSURES

### SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **January 5, 2015 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 LARRY GLENN, to SIGNATURE TITLE & RECORDING SERVICES, Trustee, on October 24, 2006, as Instrument No. 200611200042965 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2007-KS1

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

ALL THAT PARCEL OF LAND IN COUNTY OF KNOX, STATE OF TENNESSEE AS MORE FULLY DESCRIBED IN DOCUMENT 200107260006313 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

SITUATED IN DISTRICT NO. TWO (2) OF KNOX COUNTY, TENNESSEE, OUTSIDE THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING MORE FULLY BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A STAKE IN THE WEST LINE OF STOOKSBURY STREET. AT A POINT DISTANT NORTHERLY 900 FEET FROM THE POINT OF INTERSECTION OF THE WEST LINE OF STOOKSBURY STREET WITH THE NORTH LINE OF HOLSTON DRIVE; THENCE SOUTH 57 DEGREES 15 MINUTES WEST, 258 FEET TO A STAKE; THENCE NORTH 23 DEGREES 50 MINUTES WEST, 90 FEET TO A STAKE; THENCE NORTH 57 DEGREES 15 MINUTES EAST, 254 FEET TO A STAKE IN THE WEST LINE OF STOOKSBURY STREET; THENCE WITH THE WEST LINE OF STOOKSBURY STREET, SOUTH 26 DEGREES 15 MINUTES EAST, 80 FEET TO THE PLACE OF BEGINNING, AS SHOWN BY SURVEY MADE BY LACK AND BLAKELY, ENGINEERS, KNOXVILLE, TENNESSEE, DATED AUGUST 14, 1940.

BEING THE SAME PROPERTY CONVEYED TO LARRY GLENN, SINGLE BY DEED FROM BARBARA JEAN HICKEY AMES, UNMARRIED, AND DAVID ALAN HICKEY, SR., AND WIFE, SARAH J. HICKEY, AS THE SOLE HEIRS OF THE ESTATE OF HELEN M. HICKEY RECORDED 07/26/2001 IN DEED BOOK PAGE 200107260006313, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

Tax ID: 0711F-003

Current Owner(s) of Property: LARRY GLENN

The street address of the above described property is believed to be **213 Stooksbury Street, Knoxville, TN 37914**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: 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. 14-004905-670

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: 11-24, 12-01, 12-08-14

## 75 FORECLOSURES

### SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated AUGUST 1, 2006, executed by CHADWICK S. TAYLOR, UNMARRIED, to CHARLES E. TONKIN, II., Trustee, of record in INSTRUMENT NO. 200608030010215, 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 **THURSDAY, JANUARY 8, 2015 AT 10:00 A.M.**, AT THE CITY COUNTY BUILDING, NORTH SIDE ENTRANCE, 400 MAIN STREET, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN DISTRICT NO. SEVEN (7) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 36TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF UNIT 3, TEMPLETON COURT CONDOMINIUMS, PHASE I, AS SHOWN BY THE MASTER DEED OF RECORD IN DEED BOOK 2252, PAGE 361, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MASTER DEED SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO CHADWICK S. TAYLOR, UNMARRIED, BY WARRANTY DEED DATED AUGUST 1, 2006 OF RECORD IN INSTRUMENT NO. 200608030010214, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **3224 QUIET WAY, KNOXVILLE, TENNESSEE 37918**.

PARCEL ID: 058DM00400C

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: TEMPLETON COURT HOMEOWNER'S ASSOCIATION, INC.

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

This day, November 21, 2014. This is improved property known as 3224 QUIET WAY, KNOXVILLE, TENNESSEE 37918

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 11/24/14, 12/01/14 and 12/08/14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

# Legal Notices

## 75 FORECLOSURES

### NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Jason Robert North executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Investors Group, Lender and Charles E. Tonkin, II, Trustee(s), which was dated February 27, 2006 and recorded on February 28, 2006 in Instrument No. 200602280072516, 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 **January 8, 2015, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District Six (6) of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 15, Unit 2, Creekwood Subdivision, as shown by map of the same of record in Map Cabinet E, Slide 277-C (Map Book 66-S, Page 74), in the Register's Office for Knox County, Tennessee, To which map specific reference is hereby made for a more particular description.

The source of the above description being the map of record in Map Cabinet E, Slide 277-C (Map Book 66-S, Page 74), in the Register's Office For Knox County, Tennessee; no boundary survey having been obtained at the time of this conveyance.

Being the same property conveyed to Lloyd E. Murphy and wife, Tahsing Murphy and Charles Lee Murphy, single, by Structure Systems, Inc., dated September 11, 1992, Recorded September 17, 1992, in Deed Book 2083, Page 1093, in the Register's Office for Knox County, Tennessee.

This conveyance is made subject to all applicable restrictions, building setback lines, all existing easements, and to all conditions as set forth on the recorded map.

Being the same property conveyed to Jason Robert North, by Lloyd E. Murphy and wife, Tahsing Murphy, by and through their duly appointed Attorney-in-Fact, Charles Lee Murphy by virtue of power of attorney, and Charles Lee Murphy, unmarried, by Warranty Deed dated February 27, 2006, and of record in Instrument No. 200602280072514, in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 119GB 015

Address/Description: **9105 Cedarpark Lane, Apartments A-D, Knoxville, TN 37923.**

Current Owner(s): Jason Robert North.

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.: 14-17722  
Insertion Dates: 11-17, 11-24, 12-1-14

## 75 FORECLOSURES

### SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 29, 2014 on or about 11:00AM** local time, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by DOROTHY JEAN KNUTIE AND RICHARD J KNUTIE, to WESLEY D. TURNER, Trustee, on March 8, 2004, as Instrument No. 200403290089378 in the real property records of Knox County Register's Office, Tennessee and re-filed as Instrument No. 200404130094242 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R4

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

SITUATED IN DISTRICT NO. NINE OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 27TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN AT THE POINT OF INTERSECTION OF THE SOUTH LINE OF CHAPMAN HIGHWAY WITH THE EAST LINE OF JUDITH DRIVE; THENCE WITH THE SOUTH LINE OF CHAPMAN HIGHWAY, SOUTH 57 DEG. 37 MIN EAST, 314.9 FEET TO A CONCRETE MARKER; THENCE ALONG A FENCE LINE, SOUTH 32 DEG. 23 MIN. WEST, 40 FEET TO AN IRON PIN; THENCE CONTINUING WITH SAID FENCE LINE AND IN PART WITH THE LINE OF LOT 25, OF THE JAY HENRY SUBDIVISION, SOUTH 28 DEG. WEST, 293.5 FEET TO AN IRON PIN, THENCE NORTH 62 DEG. 50 MIN. WEST, ALONG A FENCE LINE, 64 FEET TO AN IRON PIN, CORNER TO PROPERTY NOW OR FORMERLY OWNED BY A. BURL DAVIS; THENCE WITH DAVIS' LINE, NORTH 39 DEG. 48 MIN. EAST, 20.1 FEET TO AN IRON PIN; THENCE CONTINUING WITH DAVIS' LINE, NORTH 62 DEG. 14 MIN. WEST, 191.3 FEET TO AN IRON PIN IN THE EAST LINE OF JUDITH DRIVE; THENCE WITH SAID LINE, NORTH 18 DEG. 1 MIN. EAST, 344.8 FEET TO THE PLACE OF BEGINNING. THERE IS EXCEPTED FROM THE ABOVE DESCRIBED PROPERTY A SMALL TRIANGULAR STRIP FRONTING 10 FEET ON THE SOUTH SIDE OF CHAPMAN HIGHWAY AND LYING BETWEEN THE FENCE ALONG THE WESTERN PART OF SUBJECT PROPERTY AND THE EAST LINE OF JUDITH DRIVE, WHICH SAID STRIP IS IN THE FORM OF A TRIANGLE AND IS RESERVED FOR ROAD PURPOSES AS SHOWN IN DEED BOOK 699, PAGE 372, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND PLAT OF SURVEY. BEING ACCORDING TO THE SURVEY OF BATSON AND HIMES, ENGINEERS, KNOXVILLE, TENNESSEE, DATED AUGUST 9, 1956.

Tax ID: 123 FF 001

Current Owner(s) of Property: DOROTHY JEAN KNUTIE AND RICHARD J KNUTIE

The street address of the above described property is believed to be **5303 CHAPMAN HIGHWAY, KNOXVILLE, TN 37920**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: None

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

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

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

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

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

MWZM File No. 14-004347-670

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: 11-17, 11-24, 12-1-14

## 75 FORECLOSURES

### NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Marcus T. Westfield and Christina D. Westfield executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc., Lender and Larry A. Weissman, Trustee(s), which was dated July 12, 2006 and recorded on July 17, 2006 in Instrument No. 200607170004361, Knox County, Tennessee Register of Deeds.

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

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **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:

Situated in District Number Seven (7) of Knox County, Tennessee, within the 37th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 11 of Mapleridge Subdivision, as shown on plat of record at Instrument No. 200505060088867 and Instrument No. 200505060088868, both of record in the Register's Office for Knox County, Tennessee, to which plats specific reference is hereby made for a more particular description.

Being the same property conveyed to Marcus T. Westfield and wife, Christina D. Westfield from Walker Development Corporation by Warranty Deed, dated July 12, 2006, recorded as Instrument No. 200607170004360 in the Register's Office for Knox County, Tennessee.

This conveyance is made subject to all applicable easements, restrictions, and building setback lines.

Parcel ID Number: 069FD011

Address/Description: **4201 Homewood Road, Knoxville, TN 37918.**

Current Owner(s): Christina D. Westfield.

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.: 14-23969  
Insertion Dates: 11-17, 11-24, 12-1-14

## 75 FORECLOSURES

### SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 22, 2014 on or about 11:00AM local time**, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by RHONDA YVETTE RAMSEY AND MICHAEL GLEATON RAMSEY, to PRIORITY TRUSTEE SERVICES OF TENNESSEE, L.L.C., Trustee, on March 15, 2007, as Instrument No. 200908100010971, in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2007-OPT1, ASSET-BACKED CERTIFICATES, SERIES 2007-OPT1

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

SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 31, CAMELOT SUBDIVISION, AS SHOWN ON THE PLAT OF RECORD IN PLAT CABINET D, SLIDE 309-A (FORMERLY MAP BOOK 46-S, PAGE 31). REGISTER'S OFFICE, KNOX COUNTY TENNESSEE, AND ACCORDING TO THE SURVEY OF SMOKY MOUNTAIN LAND SURVEYING CO., INC., HOWARD T. DAWSON, RLS, DATED OCTOBER 16, 2002, BEARING DRAWING NO. 020341, TO WHICH PLAT AND SURVEY SPECIFIC REFERENCE IS MADE FOR A MORE PARTICULARLY DESCRIPTION.

Tax ID: 077DC010

Current Owner(s) of Property: RHONDA YVETTE RAMSEY AND MICHAEL GLEATON RAMSEY

The street address of the above described property is believed to be **7301 Lancelot Dr, Knoxville, TN 37931**, 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: LIS PENDENS FILED LISTING PRIORITY TRUSTEE SERVICES OF TENNESSEE, LLC AND TODAY'S HOME AND LIEN FILED IN FAVOR OF KNOX COUNTY, TENNESSEE

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. 14-002990-670

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: 11-17, 11-24, 12-1-14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on December 29, 2014 on or about 11:00AM local time, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by GLENN E RHEA, to CROSSLAND TITLE, Trustee, on October 11, 2006, as Instrument No. 200610180033798 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006 EQ2 ASSET-BACKED CERTIFICATES, SERIES 2006-EQ2

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 SIXTH (6TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, BEING A CERTAIN TRACT OR PARCEL OF LAND CONTAINING 3.39 ACRES, MORE OR LESS, FRONTING 218.6 FEET FEET ON THE NORTH SIDE OF CHOTO ROAD, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE NORTH LINE OF CHOTO ROAD, SAID IRON PIN BEING LOCATED IN THE CENTER OF A CREEK RUNNING TO FORT LOUDON LAKE EMBAYMENT AND ALSO MARKING CORNER OF PROPERTY OF MILLER; THENCE WITH THE CENTER OF THE CREEK AND ALONG MILLER'S NORTHWEST LINE THE FOLLOWING CALLS AND DISTANCES; NORTH 64 DEG. 29 MIN. EAST 254.4 FEET TO AN IRON PIN; THENCE NORTH 77 DEG. 12 MIN. EAST 142.8 FEET TO AN IRON PIN; NORTH 37 DEG 27 MIN. EAST 114.7 FEET TO AN IRON PIN IN FORT LOUDON LAKE EMBAYMENT; THENCE NORTH 26 DEG. 37 MIN. WEST 198.23 FEET, TO AN IRON PIN, CORNER TO PROPERTY OF CROSS (DEED BOOK 1467 PAGE 247); THENCE WITH THE SOUTHEAST LINE OF PROPERTY OF CROSS, SOUTH 66 DEG. 30 MIN. WEST, PASSING AN IRON PIN AT 60.14 FEET, A TOTAL DISTANCE OF 781.9 FEET TO AN IRON PIN IN THE NORTH LINE OF CHOTO ROAD; THENCE WITH CHOTO ROAD, SOUTH 53 DEG. 25 MIN. EAST 218.6 FEET TO THE POINT OF BEGINNING, AS SHOWN BY SURVEY OF T.J. HATMAKER, SURVEYOR, DATED MARCH 30, 1973.

BEING THE SAME PROPERTY CONVEYED TO GLENN E. RHEA BY QUIT-CLAIM DEED DATED JULY 21, 1988, FROM LINDA RHEA AND OF RECORD IN DEED BOOK 1952, PAGE 1183, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

Tax ID: 162-037
Current Owner(s) of Property: GLENN E RHEA

The street address of the above described property is believed to be 1402 CHOTO ROAD, KNOXVILLE, TN 37922, 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. 14-001764-670
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@MWZM.LAW.COM Insertion Dates: 11-24, 12-01, 12-08-14

85 MISC. NOTICES

NOTICE OF PUBLIC/PRIVATE AUCTION

The owners and/or lien holders of the following vehicles are hereby notified of their rights to pay all charges and reclaim said vehicles being held at the storage lot of Floyd's Wrecker Service. Failure to reclaim these vehicles will be deemed a waiver of all rights, title, and consent to dispose of said vehicle at public auction at 135 Hawthorne Street, Knoxville TN 37920.

- 1986 NISS JN1HZ16S7GX086094
2006 CHRY 2C3KA43R36H215517
1991 FORD 1FTCR10A0MUC09044
2007 YAMA JYARJ06E37A033162
1999 FORD 1FAFP53S1XA302536
1998 FORD 1FMZU34P2WZA40390
1991 TOYT JT2MX83E0M0071930
1990 MERC 1MEPM6046LH609588
1992 MAZD JM1HD4618N0130579
1999 PONT 1G2HX52K4XH206478
1993 NISS 1N4EB31P4PC783996
1995 MERC 1MELM50U7SA656080
1981 HOND JH3PC0102BM208646
1988 FORD 1FTDF15Y9JNA82030
2002 HYUN KMHFU45E12A204616
2002 TOYT 2T1FF28P12C869866
1997 STRN 1G8ZH1279VZ172623
1996 MERC 4M2DV11W3TDJ26338
1998 TOYT 4T1BF18B9WU271493
2002 MERC 1MEFM50U32A601333
1999 FORD 2FTZA5447XBB37007
1996 GMC 1GKEC16R6TJ736825
1982 TOYT JT4RN34D3C0052007
2002 LINC 1LNHM87A12Y622160
2004 MAZD 1YVHP80D945N74888
2001 KIA KNAGD124415053018
2001 VOLK 3VWRS29M61M069189
2002 MERC 1MEFM50U32A60133
1993 TOYT 4T1SK12E6PU235714
2003 MAZD JM1BJ225730100434
1992 VOLV YV1AS8818N475322
2001 VOLK 3VWRS29M61M069189
2000 STRN 1G8ZJ5276YZ141572
1997 CHRY 3C3EL55H1VT584576
2005 FORD 1FAFP56U15A155855
1991 CHEV 1GNDM15Z3MB208085
1995 FORD 1FMDU34X2SUA87602
Publish: 11/24/14

85 MISC. NOTICES

Public Auction

The following vehicles will be sold at Maddox Automotive, 4053 DOUGLAS DAM RD. at public auction on Saturday, Dec 6, 2014. 1986 toyotatruck vin#JT4RN50R9G0151773. Publish:11/24/14

85 MISC. NOTICES

POLITICAL HAPPENINGS

Dear Club Members and Guests, Nov 14, 2014
The Halls Republican Club will meet on Monday, Nov 17, 2014, --fellowship & snacks from 6:00-7:00pm; meeting from 7:00-8:00pm.
We will meet as usual at the Boys and Girls Club of Halls/Powell, located at 1819 Dry Gap Pike just off of East Emory Road, across from Brickey-McCloud Elementary School.
The guest speaker will be Eddie Smith, who won the Tennessee State House District 13 race in the Nov 4th election.
We will not have a regular Halls Republican Club meeting in Dec. Instead, we will be joining many of the other Republican clubs for a Christmas/Hanukah Dinner at Rothchild's Catering
Date: Monday Dec 8 at 6:00pm
Place: 8807 Kingston Pike.
Contact: Bob Crye for tickets @ 865-806-2361 or 865-922-4077
Tickets: \$25.00 each
Please bring a Toy for a Christmas gift for a child
Remember, this will take the place of our regular December meeting.
Thanks,
Lee R. Johnson, e-mail coordinator Phone: (865) 925-3419 Publish:11/24/14

85 MISC. NOTICES

NOTICE OF LIEN SALES

Is holding a lien sale of all goods stored in units: #A0001 Howard Wolever: #B0050 Harold Turpin; #B0052 Tim Wallace; #C0153 Jeffrey Chadwick; #C0166 William Lane; #D0225 Kim Carter; #D0242, C0143 Carl Green; #G0551 Anita Estes-Whitehead; #G0515 Kathy Galyon; #G0571 Fikrit Gencay; #E0270 Tony McKenzie; #F0295 April Tucker & #F0297 Dan S. Smith. Lien/abandoned & 60 days or more past due. Date: 12/01/14 Time: 1:00P.M.

This sale is to satisfy the owner's lien against the delinquency of tenacts. Highest bidder must have sufficient means of transporting goods. Acceptable method of payment: Cash. Sale is subject to termination prior to sale date, please call 865-690-7773 to verify continuance of sale.

Central Karns Storage
7440 Oak Ridge Hwy.
Knoxville, TN 37931
Publish Date: 11/24/14

85 MISC. NOTICES

Public Auction

NOTICE OF PUBLIC SALE: ATTENTION: owners and or lienholder of a White 1995 Chevrolet 2500 series pickup bearing serial # 1GCGC24K5SE243855 NLP held for non-payment of repairs at Gary's Auto Body 815 Tipton Station Rd, Knoxville Tennessee. If not retrieved by December 18th, 2014 with payment in full, ( proof of ownership required) on December 11th, 2014 said vehicle will be sold at Public Auction 11:00 AM December 15th, 2014 at above address. Gary's Auto Body reserves the right to refuse bids and to bid. Publish Date: 11-24-2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

John J. Russell vs. Kathleen M. Russell Docket # 112795

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 Kathleen M. Russell 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 Kathleen M. Russell.

IT IS ORDERED that said defendant file an answer to an action of COMPLAINT FOR DIVORCE filed by John J. Russell, Plaintiff herein, with the Fourth Circuit Court in Knoxville, Tennessee, and with Melanie Campbell Brown, Plaintiff's Attorney whose address is 9111 CROSS PARK DR. STE. D-200, KNOXVILLE, TN 37923, within thirty (30) days of the last date of publication, and if you do not answer or otherwise respond, a Default Judgment may be entered against you on the thirtieth (30th) day after the fourth (4th) publication. This notice will be published in The Knoxville Focus for four (4) consecutive weeks.

THIS THE 5TH DAY OF NOVEMBER, 2014. s/s Mike Hammond MIKE HAMMOND Clerk s/s Debbie Sewell DEBBIE SEWELL Deputy Clerk PUBLISH: 11/17/14, 11/24/14, 12/01/14 AND 12/8/14

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

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated JUNE 7, 2006, executed by CHRIS NORTON AND WIFE, JAMIE NORTON, to FIRST TENNESSEE TITLE INSURANCE, Trustee, of record in BOOK 2550, PAGE 198, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR WILMINGTON FINANCE, INC., in the Register's Office for SEVIER County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for SEVIER County, Tennessee, to secure the indebtedness described: WHEREAS, the said Deed of Trust was last assigned to U.S. BANK NATIONAL ASSOCIATION, the entire indebtedness having been declared due and payable by U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/ JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on TUESDAY, JANUARY 6, 2015 AT 2:00 P.M. (LOCAL TIME), AT THE FRONT ENTRANCE OF THE SEVIER COUNTY COURTHOUSE IN SEVIERVILLE, SEVIER COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in SEVIER County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF SEVIER, TENNESSEE:

SITUATED IN THE FOURTEENTH (14TH) CIVIL DISTRICT OF SEVIER COUNTY, TENNESSEE, AND BEING LOT 88 OF THE GREATER BOYD'S CREEK SUBDIVISION, NO. ONE, AS THE SAME ARE DESIGNATED AND APPEAR ON THE PLAT OF RECORD IN MAP BOOK 13, PAGE 6, IN THE REGISTER'S OFFICE FOR SEVIER COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

SUBJECT TO ALL NOTATIONS, UTILITY, WATER LINE, AND ALL OTHER EASEMENTS AND RIGHT OF WAY AS SHOWN ON MAP OF RECORD IN MAP BOOK 13, PAGE 6, AND IN MISCELLANEOUS BOOK 24, PAGE 130, IN THE REGISTER'S OFFICE FOR SEVIER COUNTY, TENNESSEE.

SUBJECT TO RESTRICTIONS OF RECORD IN MISCELLANEOUS BOOK 24, PAGE 130, IN THE REGISTER'S OFFICE FOR SEVIER COUNTY, TENNESSEE.

SUBJECT TO ANY AND ALL APPLICABLE RESTRICTIONS, EASEMENTS AND BUILDING SETBACK LINES AS ARE SHOWN RECORDED IN THE SEVIER COUNTY REGISTER'S OFFICE AND FURTHER TO ANY MATTER AND/OR CONDITION WHICH WOULD BE DISCLOSED BY A CURRENT, ACCURATE SURVEY OR INSPECTION OF THE PROPERTY HEREIN DESCRIBED.

BEING THE SAME PROPERTY CONVEYED TO CHRIS NORTON AND WIFE, JAMIE NORTON, BY SPECIAL WARRANTY DEED (CORPORATION) DATED MAY 31, 2006 OF RECORD IN BOOK 2550, PAGE 196, IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 1183 CEDAR SPRINGS VALLEY RD, SEVIERVILLE, TENNESSEE 37876.

MAP 025J GRP C PARCEL 005.00

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY. 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 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, November 21, 2014. THIS IS IMPROVED PROPERTY KNOWN AS 1183 CEDAR SPRINGS VALLEY RD, SEVIERVILLE, TENNESSEE 37876

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

Publish: 11/24/14, 12/01/14 and 12/08/14