

A BEAUTIFUL DAY FOR A PARADE



lined Chapman Highway on a beautiful Saturday, December 13th as The 21st Annual Seymour Community Christmas Parade, a charity event to benefit needy families in Seymour, made its way along its customary path. With a Seymour Volunteer Fire Department truck as lead, it led more than 100 floats, walkers, and horses on a parade lasting more than an hour. Hosted by the Seymour Area Chamber of Commerce for the second year,

Hundreds of excited residents this year's parade featured the Seymour High School Marching Band playing from its repertoire, Grand Marshal, Phil Williams of NewsTalk Radio 98.7, waving Florist to the spectators, and even Noah's Ark and floats hosting the Griswold family Christmas.

> The judges, located at Colonial Loan Association of Seymour, McCarrell's Majorettes meticulously reviewed each registrant of the parade and #507 selected these winners:

First Place Winner: Union Church Church Valley Baptist

(pictured)

Second Place Winner: Marty Loveday and Associates

Third Place Winner: McLemore

Honorable Mention, two winners: BeBe Rodriguez and family, and Duane Marshall

Crowd Pleaser: Kathy

Chamber Pick: Pathways

"We are so thankful to Valley

Grove Baptist Church, for hosting us again this year. We would also like to thank Phil Williams, the Seymour High School Band, KD Photography Services, and all of the parade participants who brought joy to our town," said Linda Karam, President, Seymour Area Chamber of Commerce. "The Seymour Best Dressed Fire Truck: Area Chamber of Commerce is honored to provide all of the net proceeds from the parade to families in need in the Seymour area."

77% Not **Prepared For College or Career**

By Sally Absher sallyabsher@knoxfocus.com

For 2014, the Tennessee State Report Card indicates that the high school graduation rate in Knox County was 88.7%. But 11.3% of students who entered ninth grade did not graduate with a regular diploma, and will not be ready to be trained for anything other than a manual minimum wage job. And the situation isn't much better for many of those who do graduate.

At the most basic level, parents send their kids to school assuming that when the graduate, they will be prepared for what comes next. Some kids will enter the work force right out of high school, others will go to trade school or junior college, and some will enroll in a four year college or university. But parents want to know our children are ready for the next step in their journey.

Several years ago, ACT devised a "benchmark" score that was considered predictive of success in college or career for each of the four subject areas on the test: English, reading, math, and science. Failing to meet the benchmarks

Continue on page 3

5th District commissioner could decide meeting times

By Mike Steely steelym@knoxfocus.com

The selection of someone to replace Dr. Richard Briggs on the Knox County Commission may not only fill the empty 5th District seat but could also be the deciding factor in whether or not the body moves its meetings to later in the day. Moving the regular meeting times from 2 p.m. to 5 p.m. has been a debated issue for the commission. During a Rules Committee meeting last week, Commissioner Sam McKenzie detailed what dates would need to be changed if the meetings moved to later in the day. He suggested that, if passed, the 5 p.m. meeting would start in March. The May meeting would be held at 2 p.m. because of a conflict with another group meeting in the main room of the City-County Building. Commissioner Mike Brown was vocal in his opposition to the move, disputing whether it would increase public attendance, questioning the additional cost of security guards, and pointing to county employees who may be called on during the meeting but would not be available after 5 p.m.

Fire Department receives HAZMAT honors

By Mike Steely steelym@knoxfocus.com Knoxville's fire department

became the first in the state to receive Chemical, Biological, Radiological and Nuclear Hazardous Materials certification and the honors were presented a special meeting of the city council Thursday evening.

"This is a big deal," said David Purky, director of the Tennessee Emergency Management Agency as he recognized Knoxville Fire Chief Stan Sharp, the Knoxville HAZMAT team, and the fire department for achieving the program when other municipalities in the state tried but did not.

"Your department has taken the steps to be number one!" Purky told the council and a number of Knoxville firemen present. "You all have set the standard." He said the local fire department could not have achieved the honor without the assistance of other departments like the Knoxville Police Department, the city's Services Department, Public Works, and the officials and staff at the Knoxville Utilities Board.

Chief Sharp said the certification took a lot of hard work ciation and a unit citation.



Josie Zavala is presented a Certificate of Merit by Knoxville Mayor Madeline Rogero. Pictures, left to right, are Councilman Marshal Stair, Jack Mooney, Joe Zavala (Josie's father), Teresa Lowe (Josie's mother) and Josie and the mayor. Jack and Mae Mooney were credited with teaching Josie how to use 911 at a Safety City class.

and lots of training by the city HAZMAT team.

"It wasn't just the fire department; we had a lot of help from other departments in the city," he said, "Including KEMA, the Knoxville-Knox County Emergency Management Agency." He added that all of the local HAZMAT team will be receiving individual certificates of appre-

time to recognize the efforts of a second grader and two Safety City instructors, led by Councilman Marshal Stair. The girl and her parents were presented to the council as well as two instructors who had taught the child about safety in emergencies.

Eight-year-old Josie Zavala, a student at Inskip Elementary,

The city council also took was at home in August with her brother, being cared for by a babysitter when the sitter became ill and non-responsive. She called 911 and worked with the operator until the babysitter was taken to the hospital. When Councilman Stair asked Miss Zavala where she had learned about calling 911 the girl said,

Continue on page 4

Continue on page 2



PAGE A2 The Knoxville FOCUS **Focus on the Law** Horsemeat on the menu?

What if your fast food burger contained more than ground beef? What if

it had a dose of race

horse? Last year's

scandal in Europe

where Ikea withdrew

approximately 1,670

pounds of meatballs

from the market after

horsemeat was found

in its beef meatballs

is a typical example.

Horsemeat mixed with beef was found in Ire-



Frankenberg, Attorney at Law

land, Britain and several other European countries. According to the Department of Agriculture, the U.S. does not import beef from any of the European countries involved in the scandal. Horsemeat is being brought into U.S. ports in New Jersey, Texas and California not for import to the U.S. but for transfer to other countries. This, of course, opens up opportunities for this meat to be diverted and sold by the unscrupulous.

Once a legal and fairly common practice in the United States, slaughtering horses for the American dinner table is illegal now. Congress in effect banned horse slaughter in 2006 when it placed a rider on the annual appropriations bill to withhold funding for USDA inspections of horsemeat. Federal law permits horsemeat to be exported but without USDA inspection the horsemeat may not be sold for human consumption. The ban lapsed in 2011 when it was left out of an omnibus spending bill signed by President Obama on November 18, 2011. Since then at least three meat packing plants have tried to get into the horsemeat business presumably for export only.

The U.S. Department of Agriculture issued a "grant of inspection" Valley Meat Co. in Roswell, New Mexico in June of 2013 which meant the company had met federal requirements to slaughter horses for meat. Despite this, Valley Meat Co. will not open its horse slaughterhouse operation. It has thrown in the towel after long months of fighting legal battles with animal rights advocates and environmental groups as well as opposition from the Governor of New Mexico, Susana Martinez. Two other proposed plants are facing legal battles regarding similar ethical objections to slaughter procedures and environmental concerns. Rains Natural Meats in Missouri has been unable to obtain a waste-water permit and is fighting allegations that runoff from the plant would contaminate surrounding water and soil. Time will tell if the proposed plants in Missouri and Iowa will ever begin operations to slaughter horses for human consumption.

California, Illinois, New Jersey, Texas and Tennessee all have laws prohibiting horse slaughter for human consumption. In Tennessee all horsemeat must be denatured such that it is rendered unfit for human consumption. Typically, this means adding a small percentage of charcoal to it and labeling it to deter its use as human food. While the slaughter of horses is prohibited here, the USDA reports that in 2012 more than 166,000 horses were shipped to Canada and Mexico for slaughter. The **Government Accountability Office reports** horse abuse and abandonment have been increasing since the U.S. ban on domestic slaughter of horses. It seems that the horses are suffering with or without slaughterhouses.



Dr. Richard Briggs (center) was honored at last Monday's Commission meeting. He said serving there was one of the highlights of his life and is pictured here with Vice Chairman Dave Wright and Commissioner Sam McKenzie. McKenzie said Dr. Briggs has "done a lot to restore the trust in Knox County government."

5th District commissioner could decide meeting times

Internal Auditor powers still debated

By Mike Steely steelym@knoxfocus.com

County Commission

"Should the County Auditor receive any information which would give rise to the initiation of an audit, in the professional judgment of the County Auditor, the County Auditor has the authority to pursue (assess, investigate or commence) an audit on the issue and shall immediately inform the Chair of the County Commission and the Chair of the Audit Committee."

That was the original wording of a new ordinance that the Knox County Commission considered last Monday but by the end of that discussion the wordage was changed. The first reading of the eventual language will now go to a final reading, and probably include additional changes, in the Commission's January meeting.

While three audits were authorized involving the school system's finances and are still ongoing, the commissioners are wrestling with revising the ordinance that will define Knox County Internal Auditor Andrea Addis' office and the authority she has in future audits of any county department.

Current ordinances governing the internal auditor were adopted in 2002 and 2010. While Law Director Bud Armstrong indicated that the existing ordinance provides adequate authority for audits, the commissioners are struggling to update and change the guidelines.

The debate continues to center around who has authority to direct the ley said the auditor needs office: the Knox County authority to respond before ity for audits. Commission or the Audit the problem is reported in Committee. Armstrong said the Audit Committee oversees the internal auditor. Larry Elmore of Pugh CPA, the county's external auditor, again pleaded with the commission to unchain the county's internal auditor.

internal auditor submit a 12-month plan each year and also be free to look at "other things that come up during the year." He said that things that come up, such as citizen complaints or tips, should be investigated by Addis on a preliminary basis without having to seek approval before investigating.

Vice Chairman Dave Wright, who chaired the commission meeting, said the commission "is at a fork in the road" on deciding who the Internal Auditor should report to when she finds a suspected problem and wants to inquire about it. The ordinance revision, as it stood then, would have her notify both the Commission Chairman and the Chairman of the Audit Committee.

Since the Audit Committee only meets quarterly some commissioners expressed a need to have the inquiry into suspicious activity begin when Addis receives initial information rather than wait and seek permission from the committee.

Armstrong told the commissioners that the internal auditor should have the authority to "smell the smoke" before the "smoke becomes a fire."

"There are times when we've needed auditors and we needed them yesterday," Armstrong said, adding, "and they have come in the middle of the night to close books, set books, and get things in order."

Armstrong said the commission gave the Audit Committee the power to oversee all audits and that the internal auditor works for the committee.

Commissioner Ed Brant-

Broyles said she had a problem with the auditor only "informing" the chairmen and that the chairmen should "have the authority to put the brakes on it if they feel like it is inappropriate." She said the approval would give the auditor a "certain amount of protection."

Commissioner Jeff Ownby said that currently the internal auditor "has five or six steps she has to go through" before beginning an audit.

Armstrong said that the internal auditor should only notify the Audit Chairperson to get permission to pursue without waiting for the Audit Committee's quarterly meeting.

"And then they can either say "Go Head" or kill it right then," the law director said.

Broyles had mentioned adding the Knox County Law Director as one who would also be notified by the Internal Auditor to which Armstrong replied he did not want to be involved.

"The element of an audit is the surprise. I think we're tying her hands so much by having to notify so many people that it would be well known there's going to be an audit," Brantley said.

Commissioner Mike Brown said they had been "dancing around it all afternoon" and told them to "Keep it simple."

Commissioner Bob Thomas said that the notification of the chairmen by the internal auditor needs to be clarified. Armstrong said that by including the commission chairman in the notification process "you're inserting the commission" in the audit authority. He said the way the law exists only the Audit Committee has responsibil-

Brovles then moved to

Cont. from page 1

enzie said.

ber 15, was the deadline ning, Ron Rochelle, John to apply for the seat, and Schoonmaker, and Grant while the commissioners Standefer.

Even Santa

gets his hair cut at Carlenea's! Be sure to get your holiday gift certificates.

____ may also nominate some-"You've made some one who has not applied, valid points and we'll dis- the applicants include: cuss it in January," McK- Tamara Boyer, Kelly Clancy, David Freeman, Ken Gross, Last Monday, Decem- Jim Grueser, Mike Man-

A public forum will be held at 4 p.m., January 12, concerning the appointment. The applicants and any nominees will be heard at 4:30. The selection follows the hearing.

> Commissioner Amy Broyles volunteered to contact the League of Women Voters to possibly set up a public event before the applicants appear before the commission so the applicants can speak.

"You should not tie the hands of the internal auditor," Elmore said, adding, "She should be proactive rather than reactive." He also suggested that the

the press.

Commissioner Amy Broyles moved to remove "access, investigate or commence an audit" from the ordinance and have it read "pursue the issue." The words "would give rise" were also revised to read "could give rise." She also said that the Audit Committee will be meeting before the 2nd reading of the proposal and could look at the ordinance changes.

remove the commission chair from the notification but Brown objected. The final wording, to be prepared by the Law Director and presented on 2nd reading in their January meeting, includes notifying the Audit Committee chairman for approval and simply including the commission chairman in the notification.

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KCS Will Do Anything to Graduate You

Christ-Ah. mas break. Knox County K-12 students are home from school for the next two weeks - with no worries about schoolwork or tests.

Of course, most high school stu-

dents have already had a week of not thinking about schoolwork or tests in at least some of their classes, since the state EOC (end of course) tests were given the week of December 7. This includes tests in Biology, Chemistry, Algebra I and II, and English I, II, and III. You see, those tests have to go to Nashville to be scored, and that takes an extra week.

Sure, some high school

given at the very end of the semester last week.

But for those important core **By Sally Absher** courses sallvabsher@ state EOCs, the knoxfocus.com

amount of time teachers have to cover the material (which will be on the EOC) has been reduced by a week or more - and these tests count towards the teachers' evaluation score as well as

with

the students' grade. Don't worry about this having a negative impact on the students, though. While Knox County Schools continues to brag about its A+ in Achievement, some high schools now offer 'December Dash' in addiclasses have county EOC tion to 'Summer Blitz' to tive does a student have to We did not hear back from ing grade. This 'mulligan' is for college and career.

lar final exams. a course even if they have project the first time, when Those tests were a 55 average.

> Yes, you read that right. A passing grade is 70 in Knox County, but with all the emphasis on improving graduation rates, students at some Knox County high schools with averages as low as 55 can now spend a few extra hours at the end of the semester doing additional work or completing assignments to bring their average up to 69.5 so they can pass the course.

> Stuff happens. Kids get sick, families have emergencies. Kids miss important tests or project deadlines, and it is good to have a way to give those students an opportunity to make the work up. But some of these programs go beyond that. What incen-

tests or regu- ensure students can pass study for the test or do the every school, but here are offered at every high school they know the system will bend over backwards to get them across the finish line even if it is with a grade of D - ?

> The April/May 2013 Carter Corps Newsletter explained Summer Blitz as a 10-day program "offered only to students with at least a 55 in specific classes and teacher recommendation. This program is for those students who understand the material, but may have missed a big test and/ or project and failed the class."

Carter's December Blitz took place over 2 afternoons (December 17-18), under the same guidelines.

The Focus queried other high schools in the county.

some highlights.

Karns and Gibbs also have programs in December to help students obtain a passing grade, but to qualify at Karns, students need to have at least a 60 average in the class. Powell High School has a program called "Extended School Year" which takes place in January, with sessions before and after school. It is for students with grades between 65 and 69, but other students may participate at the teachers' discretion.

Other high schools, including Bearden, Farragut, and Halls do not offer 'December Dash,' but teachers have the autonomy to allow a student to retake a previously failed test in an effort to get a passwe spoke with, but different schools or even individual teachers can have varying policies. For example, students at Carter who repeat a test can score as high as 90, while a chemistry teacher at Halls won't give a "redo" test a score higher than 80.

These programs are no doubt contributing to the increase in graduation rates that KCS Superintendent McIntyre recently bragged about: "KCS's four year high school graduation rate for the class of 2014 was 88.7 percent, up from 87.7 percent for 2013."

But despite driving up graduation rates artificially, all the dashes and blitzes and test mulligans aren't making a huge difference in better preparing our kids

77% Not Prepared For College or Career Cont. from page 1

does not mean a student can't be successful in college or career, but it makes the journey more challenging and often necessitates remedial coursework.

ACT's Career (job training) and College Readiness (CCR) benchmark is the accurate indicator of what a student will be able to do after high school. It means that a student with a regular high school diploma is prepared to be trained for a job, or has a 75% probability to finish the first year of college or technical school with a C average. This is not college completion readiness. It is a basic, fundamental benchmark to be employable today. Those who do not qualify, according to ACT CCR, are minimum wage material with increasing unemployment during their working life.

Nationally 26% of students who take the ACT meet the CCR benchmarks in all four areas. Put anothschool dropouts, 74% of students nationwide with a regular high school diplobe trained for a job or finish the first year of any college or technical school according to ACT. That number has remained unchanged since 2012, when the CCR benchmarks were initiated.

Nationally 5% of black students are prepared for college or career; that number is 3% in Tennessee.

The ACT CCR benchmarks for 2014 were as follows: English - 18; Math -22; Reading - 22 (changed from 21 in 2013), and Science - 23 (changed from 24 in 2013). Knox County students performed best in English, with 64% of students meeting the benchmark in 2014. 42% met the reading benchmark, while 35% met the math, and 32% met the science benchmarks.

Overall, Knox County improved from 21% meeting all four benchmarks in 2012 and 2013, to 23% meeting all four benchmarks in 2014. But those percentages varied widely depending on the high school - from 0% at Kelley Volunteer Academy, to 45% at Farragut High. The number of students meeting all four benchmarks has er way, not counting high risen at some schools, and fallen at others, as shown in the accompanying chart. It is obvious that the ma are not even ready to achievement gap is alive and well in Knox County. And overall, 77% of Knox County graduates are still not college and career ready, according to the 2014 ACT CCR benchmarks. Even the statistic that even worse, although the 23% of Knox County stupercentage of students dents meet all four benchmarks is misleading. Remember, 11.3% of Knox

in 2012 to 19% in 2014. County students don't graduate. According to ACT's 2014 READINESS REPORT for the Knox County school district, only 23% of the graduates with a regular diploma, or only 23% of the 88.7% who graduated are college and career ready. That means that only 19.6% of those who entered 9th grade are ready four years later for job training or to have a 75% chance to finish the first year of a college or tech school only.

Put another way, 80.4% (100% - 19.6%) are not ready to be trained for a job or to have a chance to finish even the first year of a college or tech school without additional remedial training. Remember this the next time you hear Dr. McIntyre brag about Knox County Schools' A+ in Achievement.

CORRECTION: Last week's story on the Beck Cultural



Percentage of Students Meeting All 4 ACT Benchmarks



Tennessee results are meeting all four benchmarks has risen from 16% Center's Wednesday, December 10 event should have been referred to the "Civil Rights Act of 1964" and the accompanying photograph's cutline should have stated "Councilman Daniel Brown." We are sorry for these errors and apologize to all.

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Have a Safe and fappy Holiday



A Message from Sheriff Jimmy "J.J." Jones and the Knox County Sheriff's Office 4216 Sutherland Ave BEARDEN

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



PAGE A4



The onslaught of the Depression in 1929 lasted well into the late thirties and early forties. It was a meager time for our nation, one that tested our fortitude and courage and brought out numerous ways to continue to live normal lives against all odds.

My mother was fortunate enough to get a job finally in a mill. Her pay was just enough to pay for the bare necessities of daily living. Nothing left over for frivolities or nonsensical gifts, especially at Christmas time. Her two daughters would walk downtown and gaze wistfully at the colorful array of gifts under Christmas trees displayed in the store windows. Of a special interest to them were two little dolls, one with blonde hair, one was a brunette, which described the two girls perfectly. Oh, how they wished for these dolls. But, Mother said, no,

The Knoxville FOCUS Christmas Memories

could afford them. Like most mothers, however, she was determined to fulfill her daughters'

dreams. Each night after work she would make marsh-mellow men, then go out on a Saturday morning, going from door to door, selling them for a quarter a piece. Three marshmallows stuck together with toothpicks, decorated with tiny pieces of licorice for buttons and eyes, made the dreams of two little girls come true.

One Christmas I spent first Bible. with my Great-aunt Sophie who lived a few miles outside of Harrisburg, Pennsylvania.

better for her as she lived on a farm, raised her own chickens and got milk from Bessie, the cow. A few days before Christmas it had snowed, but on Sunday we donned our galoshes and trudged the snow to catch the bus that would take us to church in Harrisburg. I loved going to this church because they outfitted a

there was no way she small band of children with as paper dolls, crayons blue and red capes and little drums and they would march down the aisle singing, "Onward Christian Soldiers." At Christmastime we were like "little drummer boys". After the service was over our little band would march out the front door where a lady would give us each a large red stocking filled with goodies, such as hard candy, candy canes, walnuts, and an orange. On the bottom of this stocking was a most precious gift, a tiny New Testament, my

> I think the love of the Word of God was kindled that year.

The following memory Life was somewhat happened a few weeks before Christmas but it certainly warrants a memory for the kindness of others to one less fortunate. When I was nine years old I contracted rheumatic fever and was bedridden all that winter. One day a school friend marched into my bedroom carrying a huge box. It was full of things to do for many days to come, such

and crayoning books, various games and books that became famous: Heidi, Elsie Dinsmore, Little Women. Thus was born my love of reading. The kindness of my classmates will never be forgotten.

As we grow older we lose some of our memories but the ones at Christmastime seem to linger longer. These three memories of mine stand out in my mind. If at all possible act out a Christmas memory by sharing your wealth with others, volunteering to help those who are in need, who have no one to care. It will be returned to you a hundred-fold. That will make your Christmas memories come alive.

Merry Christmas to all.

Thought for the day: The aging process has you firmly in its grip if you never get the urge to throw a snowball. Doug Larson, columnist for Green Bay Gazette in Wisconsin.

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

December 22, 2014 **Fire Department receives HAZMAT** honors

Cont. from page 1

"Safety City."

Mae and Jack Moody are Norwood residents and both are training specialists for Knoxville 911. Mae said they worked at Safety City with 2nd graders.

"She was in Jack's class. When I saw it on the news I though she needed to be recognized," Mae Moody said adding, "It's a good program and it works."

"I think this is a great example of the city working with 911 and working with the young people in our community to maybe saving the babysitter's life," Stair said.

Mayor Madeline Rogero then presented the girl and the Moodys a certificate of merit.

In other action, the council confirmed the appointment of County **Commissioner Jeff Ownby** and the reappointments of Louis Crossley, Beth

Waters and Shannon McCullock to the Board of Directors of Community Television of Knoxville.

The council postponed any action on objections to the location of a Dollar General Store on Amherst road until their January 20th meeting, allocated an additional \$73,297 for building abatement and demolition at Lake Shore Park, added \$120,000 another for a new contract at Lakeshore, approved a three year lease with Westminster Regency, LLC, for office space for the Fire Department, and authorized an additional \$24,088 to increase the number of time-collection devices with Kaba Workforce Solutions.

The city also authorized the mayor to enter into a contract with Accela, Inc. on the first phase of a city-wide work order management software system, not to exceed \$980,559.

Christmas as a child

By Mike Steely steelym@knoxfocus.com

It was hard as a child to wait for Christmas morning. I'll bet you did the same as my brother, sister and I did, and that was beg your parents to let you open one gift on Christmas Eve.

I know my own sons did that and often we allowed it, just as my parents did.

Christmas Eve is full of excitement and expectation. I remember one year when I was about 10 years old and going through that "Is Santa was six years old and my sister was nine and we debated the issue with my little brother standing firm on the "Yes he is" belief.

I remember how our house was decorated, the little front porch pillars wrapped with red ribbon and the door covered with colorful foil and a wreath. Inside we always had a Christmas tree, usually a real one we cut or bought, and that Christmas Eve we had installed a gas fireplace

real?" stage. My brother in the living room and it was in our sibling debate. lit for the occasion.

> Perry Como and Nat King Cole sang Christmas songs on the family record player.

> I recall we were just getting up from supper when someone came to our back door. We were not expecting anyone so we were all surprised when my mother went to the door and Santa Claus walked into our house.

> No one was more surprised that I, having led the "No Santa" discussion

Santa, in his red outfit and flowing white beard, gave each of us children a present from his bag, wished us a Merry Christmas, and left to see all the other little boys and girls around the world. He said he'd be back that night to bring us the other toys and fill our stockings.

My mom left cookies and milk out for Santa that evening and we all went to bed early.

I shared a room with my

sat up in bed and looked other Christmases when at me before the light was I found a guitar one year turned off in our room.

big smile on his freckled was not as memorable as face.

Years later as an adult I asked my mother about that night, thinking about who must have been in that Santa suit. Even today I'm not sure but think I know. Mom smiled simply said, "It not the presents you receive was Santa."

I don't remember what Santa brought me in his little brother and my brother overnight visit. I remember

and a bicycle another time. "Told you so," he said, a What I received that holiday Santa's actual visit that Christmas Eve.

> Merry Christmas and Happy New Year from Mike and Lettie Steely. Be safe and hug the family this holiday season, because it's or give, but the spirit of the season and the memories you have and those you create.



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Ernie Ingle, and her niece, Janet Parkey, enjoy the delicious food and entertainment at the 14th Annual Windsor Gardens Assisted Living Christmas Celebration.

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'Good Neighbor' sought, leadership grads

By Mike Steely steelym@knoxfocus.com

If you know of someone in Knoxville that has made an extra-special effort to help their neighborhood and the city or county there might be a way to honor them as "Good Neighbor of the Year."

The Diana Conn Good Neighbor of the Year will be announced in the March 7th meeting of the city and countywide Neighborhood Conference at the Knoxville Convention Center. But the deadline for nominating someone is Wednesday, January 28. Named for the late Diana Conn, the award goes to an individual who does one or more things like welcoming new neighbors, volunteering to help their area in distress, or working in service to the entire neighborhood or local organization. Conn worked in a spirit of cooperation with a commitment to inclusive community. The award is meant to honor someone who makes positive contributions without seeking recognition for their service.

Nominees must be city residents and the Mayor's Neighborhood Advisory Council will choose the deserving winner. The winner and other selected nominees will be honored during the March Conference.

A Good Neighbor nomination form can be found at www. cityofknoxville.org/development/neighborhoods/neighborhoodawards.asp or by calling Debbie Sharp at 215-4382. She can mail a form to you.

Several neighborhood leaders and future leaders recently completed the city's "Building Strong Neighborhood Organizations" training. The ceremony, held Saturday, December 6 at the United Way Building, featured presentations by class members, spoken-word poems by Black Atticus, and certificates awarded by Mayor Madeline Rogero.

Completing the 11 week course were: Anna Compton of Cumberland Estates West, Bruce White of Cagle Terrace, Carole Ann Borges of Edgewood Park, Charles Thomas of Oakwood Lincoln Park, Jill Sharp of Cagle Terrace, Kelly DeLuca of Dogwood/Tipton Avenue, Maggie Davidson of Edgewood Park, Mary Elizabeth Yates of Forest View/Historic Sutherland Heights, Matt McMillan of Adair Gardens, Michelle Neal of Five Points, Thomas Higens of Love Towers, and Vicki Forester of West Haven Village.

The course included topics such as leadership styles, running an effective meeting, making controversial decisions, planning, recruiting and retaining members, and focusing on assets rather than problems.

The city's Office of Neighborhoods offers the course each fall.

Local Motors ~ Steely

KTA to elect officers

By Mike Steely steelym@knoxfocus.com

The Knoxville Transit Authority, made up of members appointed by the city mayor, will elect a new chairman, vice chairman and a recording secretary in their January meeting. In a brief regular meeting Thursday, the authority voted to select a nominating committee to include members Karen Eberle, Mark Hairr and Councilman Daniel Brown.

KTA attorney John Lawhorn said he would set up a meeting of the committee, possibly at the Transit Authority meeting room or the small assem-



bly room at the City-County Building. He and member Hubert Smith agreed that the last year's nomination meeting was not announced or open to the public, but this year the meeting date and time will be published and open.

Smith announced at the meeting that he would like to be consid-

ered for the chairman position.

The officers are elected for oneyear terms and the chair and vice chair may serve two consecutive terms. Current chair, Renee Hoyos, and vice chair, Jim Richards, are term limited.

The authority heard that revenue is up and, because of increased riders and the decreasing cost of fuel, expenses are down. Changes have been implemented to deal with the ongoing construction on Gay Street and trolley stops moved near Gay and Church.

Community-Wide Christmas Eve Communion Service December 24th at 5pm

> South Knoxville Baptist Church 522 Sevier Avenue

> > Everyone is welcome.





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Sergeant York

The Movie of the Famed Tennessean's Life

Paaes from the Past



By Ray Hill rayhill865@gmail.com

was already quite famous when Warner Brother's studio released a movie based on his life in 1941. The film would go on to become the highest grossing movie of the year, making York even more famous. Sergeant York topped Clark Gable and Lana Turner in Honky Tonk and Bob Hope and Vera Zorina in Louisiana Purchase, as well as Tyrone Power and Betty Grable in A Yank in the RAF. 1941 also saw the first of the "Road" pictures with Bing Crosby and Bob Hope, as well as the emergence of a comedy team that would become a popular craze during much of the 1940s: Bud Abbott and Lou Costello. In fact, Abbott & Costello had four of the top twenty grossing films for 1941.

Not only was Sergeant York the highest grossing film of the year, it remains one of the highest grossing films of all time, if the dollar is adjusted for inflation.

The power of the Hollywood movie machine is difficult for many readers to understand in today's world; there was no television and radio was still a powerful Millions of medium. Americans regularly went to the movies weekly; Tennessee's senior United McKellar, loved movies and notes, "My mother was a to the war effort. it was not unusual for him to hardworking woman, a good attend a movie every night of the week.

ergeant Alvin York have a religious epiphany and an experience that causes him to change his sinful ways.

> The movie faithfully tells the tale of York's initial horror of war and killing, yet he becomes the most famous soldier of World War I, with perhaps the exception of General John J. Pershing, the commander of the American Expeditionary Force in Europe. Still, today few remember General Pershing and much of York's fame has endured, largely because of the success of the movie Sergeant York.

The film records York's heroics and his return to the United States and a tickertape parade in New York City, where York is met by Congressman Cordell Hull of Tennessee. Hull was then Secretary of State in the administration of President Franklin D. Roosevelt. York tells Hull he doesn't care to capitalize on the numerous financial opportunities, but wants to go home to Tennessee. Sergeant York ends with the prized farm York had always wanted to purchase being bought for him and given to him as a gift.

mother and very religious. She always tried to instruct us to do the right thing." York also noted there were eight boys and three girls in the family and "we were all tolerable sized". Alvin was "the largest of the bunch."

the role. Even after getting Gary Cooper to agree to play Alvin York, producers Jesse Lasky and Hal Wallis had to go to extraordinary lengths to acquire the star's services. Cooper was under contract to producer Samuel Goldwyn, who was a shrewd businessman. Warner Brothers had to pay a substantial sum for Cooper's services, as well as loan actress Bette Davis to Goldwyn. Cooper insisted that Howard Hawks be hired to direct the picture and it turned out to be a brilliant choice.

Cooper poured himself into the role and as he was The movie did, more or too old to fight in World War less, accurately portray the II, as well as suffering from importance of Alvin York's a serious injury to his hip, mother on his life and considered playing Alvin States senator, Kenneth D. character. York's own diary York as his own contribution

With the release of York, informing him that the Sergeant York, even Warner Brothers had to be surprised by the reaction to the film. the movie.

Variety, the Bible of the movie industry, described Sergeant York as "film biography at its best". Variety also noted the theme of the film, saying, "In Sergeant York the screen has spoken for national defense. Not in propaganda, but in theater."

Gary Cooper enhanced his already formidable image when he accepted the Academy Award for his performance. Standing beside presenter Jimmy Stewart, Cooper said, "It at their Bible school. was Sergeant Alvin York who won this award."

first grandson in the family had been named "Kenneth that Sergeant Alvin York McKellar York". All five of the Audiences packed the York sons had been named theaters and critics hailed for famous Americans; Alvin, Cooper's performance and Jr., Andrew Jackson, James Madison, Thomas Jefferson, and Woodrow Wilson.

> "And now," Senator McKellar exulted, "the first grandson is Kenneth McKellar York."

> One fellow senator teased the pleased McKellar, saying, "The only reason you got in that hall of fame is because they ran out of the names of heroes."

Sergeant York and his wife hosted an astonishing 22,000 people for Thanksgiving dinner in 1941

President Roosevelt also reminded his audience had stood at the tomb of the Unknown Soldier and observed there are people who ask World War I veterans, "What did it get you?"

FDR said every American knew the answer to that particular question.

"We know that these men died to save their country from a terrible danger of that day. We know because we face that danger once again on this day."

Alvin York's diary records a scene where he came in "after midnight" to find his mother wide-awake and waiting for him, which was a theme of the film of his life.



Stewart, and movie producer Jesse Lasky greeted by President Franklin D. Roosevelt, 1941

The influence of Sergeant York was significant; the United States had just been attacked at Pearl Harbor and there were numerous reports of young men leaving movie theaters and going to enlist so fervent was their patriotism. The film won a "Best Actor" Academy Award for star Gary Cooper. William Holmes also won an Academy Award for best editing. In total, Sergeant York received eleven Academy Award nominations, for every thing from Best Actor, Best Supporting Actor (Walter Brennan), Best Supporting Actress (Margaret Wycherly) to Best Sound Recording.

As is usually the case when Hollywood churns out a "true story", Warner Brothers took some liberties with Alvin York's story. As portrayed by Gary Cooper, York was a somewhat rebellious youth, ever ready to fight and drink, much to the dismay of his highly religious and long-suffering mother (Ms. Wycherley). Like so many others in Hollywood movies, Alvin York is helped to transform by the love of a good woman, Gracie Williams (Joan Leslie). Yet it was being struck by lightning that caused Alvin York to

Sergeant York would never have been filmed had it not been for the persistence of producer Jesse Lasky. Lanky had for years tried to convince Alvin York to sell the rights to his story, which the stubborn Tennessean refused to do. As war clouds gathered, Laskytook another approach and told York his story was more pertinent *Academy Award*, and important than ever before. York was finally worn down and agreed to sell the rights to his story, but made his acceptance conditional. In fact, Alvin York set three conditions for selling the rights to his life story. The first was his share of any profits would be dedicated to building a Bible school. The second was no actress who smoked cigarettes could be selected to play his wife. Lastly, York was insistent the only actor who could portray him was Gary Cooper. One of the most popular actors in Hollywood, the taciturn Cooper turned down the part. It took a personal appeal from Alvin York himself to finally persuade Cooper to take

Gary Cooper commented on his portrayal of Alvin York, saying, "Sergeant York and I had quite a few things in common, even before I played him on screen. We were both raised in the mountains - - - Tennessee for him, Montana for me -- - and learned to ride and shoot as a natural part of growing up. "

Cooper revealed York was his favorite role.

"Sergeant York won me an but that's not why it's my favorite film. I liked the role because of the background of the picture, and because I was portraying a good, sound American character."

Following a short and graceful speech, Cooper walked off stage with Stewart and left behind the Oscar he had just won.

The success of Sergeant York had a profound impact on the life of its 53- yearsubject, Alvin York. old York went on a tour of much of the country in the company of producer Jesse Lasky, visiting New York, Philadelphia and other cities. The tour culminated with a visit to the White House and President Roosevelt.

Just about every Tennessean of importance on Capitol Hill gathered to join Alvin York and his wife as they went to the White House that August.

Senator Kenneth D. McKellar, a long-time friend of York's, led the Tennessee Congressional delegation to see FDR. Tennessee's junior senator, Tom Stewart, Congressmen Albert Gore, Estes Kefauver, and Percy Priest were on hand, as was Tennessee Governor Prentice Cooper.

Senator McKellar later went on to the floor of the United States Senate on October 20, proudly waving a letter he had received from Mrs. Alvin

Folks had to eat in shifts of 2,500 and each group received a personal greeting and a few words from York.

The Yorks had provided buses to ferry indigent children and their families to come to the festive dinner. It had become a tradition for the York family during the holidays.

That same month, President Roosevelt invoked the name of Alvin York in his remarks on the observance of Armistice Day.

FDR recalled York had recently noted to "cynics and doubters" that "the thing they forget is that liberty and freedom and democracy are so very precious that you do not fight to win them once and stop. Liberty and freedom and democracy are prizes awarded only to this people who fight to win them and then keep fighting eternally to hold them."

Alvin readily confessed he was drunk and had been fighting and he wondered why his mother was not asleep.

Mrs. York retorted she couldn't sleep when she didn't know what would become of her son and demanded to know, "Alvin when are you going to be a man like your father and grandfathers?"

Alvin York immediately told his mother he would never again drink, smoke or chew tobacco, nor would he ever cuss, fight or gamble.

"And when I quit, I quit it all," York said.

Alvin York kept his promise to the end of his days.



December 22, 2014 The Knoxville FOCUS A Western Christmas

ralphine3@yahoo.

com

PHOTO BY JUANITA MAJOR

Wayne Major, a determined little cowboy on Christmas morning.

Christmas checklist never minded that

In just three days, Christmas will be here. I'm at the age where I can't believe how quickly the day arrives. I also remember when I was young and thought that Santa Claus would never make his run. These days, our Christmas is much

different from the kind we had as children or young parents. Still, I have a check list that must be completed by Christmas Eve.

Amy's presents are on the top of my top-do list. I take seriously the search for things that she'll like. Over the years, I've bought clothes. Some items actually were kept and worn. However, many times my wife expressed appreciation before asking me if I'd kept the receipts. I



joerector@comcast.net

Another task is finding stocking stuffers. I look for a combination of unusual and humorous items. The goal is to have the kids laugh or look at me with questioning faces when they empty the stockings. For several years I included fingernail clippers and chap sticks; one year I found lint cleaners for dryer vents. The most popular item have been cans of de-icer to use on windshields during winter months. Of course,

plenty of candy is poured into the stockings. The first year that Snoop was around, he managed to get the candy and it almost killed him. Now the stockings are kept on tables or shelves where he can't reach.

I also am in charge of packing. Somehow, we manage to take enough stuff to outfit an army. The presents are wedged into corners of the car, along with the food that Amy will cook for dinner. We pack some clothes, just enough to get us through a couple of days. Another important job is to make sure that our travel kits make it to the car. They hold all those "pills" that we have to choke down each morning and night.

My job on Christmas Day is to pester the life out of my family. I want to make sure they like the

presents that we've given them. If they were disappointed, I'd be devastated. So, I ask over and over if they are happy. Now, the kids are actually adults, and the gifts might be appreciated but aren't the most important things. Being together and sharing time and fun is what counts. I shouldn't worry about whether or not the gifts are hits, but doing so is a part of the way I'm wired.

On the return home, I search for forgotten or misplaced items that need to go home. With just a bit of luck, everyone goes home with his or her presents, as well as any small parts and instructions. I'll collect the garbage and either take it home or find some place to deposit it. Also, I vacuum and dust and mop before we leave.

My first stop back home is

others, he went on ahead down to the basement. There was not much in the basement besides the furnace; a wringer washing machine; **By Ralphine Major** and an old, unused stove. Wayne started exploring and opened the summer to use through the oven door of the old stove.

winter. The hen house full of A package was in it. To his delight, it was a cowboy outfit! Whereas some boys Thanksgiving, if the weather his age thought of baseball greats Mickey Mantle and often butchered hogs. That Roger Maris as their heroes, was the case in 1962. A work Wayne's heroes were difspace was set up in the base- ferent. For him, it was Roy ment to process and wrap Rogers and The Lone Ranger the meat for the freezer and and other Western actors on "Rawhide" and "Wagon Wayne, my little brother, Train." With that new cowboy was five years old. While outfit on, he "would be" Roy

waiting for the Rogers riding Trigger and chasing cattle rustlers.

> Wayne was beaming with excitement. Just about that time, our mother was coming down the steps. She quickly grabbed the package and took it to a new hiding place. I do not know if Wayne recognized it as the same outfit under the tree on Christmas morning; but to this day, he remembers finding the cowboy outfit in the stove and laughs at the memory. It brings back happy memories for all of us.

> Our family wishes for you and yours a blessed Christmas as you make lots of memories this year. "Christmas" is not even a word without "Christ" in it. May Jesus Christ be the center of your Christmas and your life. Merry Christmas! The Majors "3"

the vet's office so that I can

get Snoop. He doesn't travel

well, and as an old dog, he's

crotchety and doesn't play well

with others. I'll bring him home

and then unload the car. Then

my backside will plop down in a

chair, and I'll relax and recover

I still become excited on this

favorite holiday. It's the one time

of the year when I go overboard

and try to find just the right

presents for family. I'll be a bit

frazzled by the time the day is

over, but I'll also be a bit blue

that the special time has come

and gone again for another year.

I suppose that enough little boy

remains in my aching bones to

keep me just a little wide-eyed

at Christmas. I hope you have a

blessed Christmas that brings

with it peace and happiness.

from days of family and fun.

It is still one of our family's favor-

memories. We

lived on a dairy

farm and made our

living selling milk.

Most of our food

came from the

farm. Vegetables

from the garden

were canned or

frozen during the

the smokehouse.

chickens provided our eggs.

Still, money was tight. Around

was cold enough, our family

ite

Christmas

Your biggest



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Boles and Needham will continue to be Eagles

By Steve Williams

The school colors will change, but the nickname of their team won't when Cheyenne Boles and Lexie Needham finish high school softball and begin playing on the collegiate level.

The two Gibbs seniors have signed scholarships with the Carson-Newman University Eagles. Both players are glad to have their college decisions behind them as they look forward to their final season this upcoming spring with the Gibbs Eagles, perennial state

powers in softball. Boles is a third baseman and catcher. Needham is an outfielder. Both have been long-ball sluggers for Coach Carol Mitchell and helped lead Gibbs to a state runner-up showing in its first season in Class AAA last year.

The two, however, have traveled different paths in their prep careers. Boles has been a starter since her freshman year. Needham, injured her entire freshman season, became a starter as a junior.

"Lexie is an extremely hard worker and loves playing softball," stated Coach Mitchell via e-mail. "She has a great attitude and an undeniable work ethic."

Needham came on strong last season and was named to the All-Tournament team in the Hendersonville High School



Sophomore Emma Kelly and Central High cheerleaders had fun face-painting at this year's Fantasy of Trees, the premier Christmas event to benefit East Tennessee's Children's Hospital in Knoxville.

Local high school teams help during holidays

By Steve Williams

In this the season of giving, some athletic teams from local high schools have been involved in holiday projects in the community.

The Central High cheerleaders

scheduled to assist the Salvation Army with Angel Tree distribution on Friday afternoon, Dec. 19, from 12:30 to 3, said head coach Morgan Shinlever. The Salvation Army's Angel Tree

Halls, Farragut, host MS Holiday Hoops Tourneys

By Ken Lay

Several area middle school basketball teams will spend the final week of 2014 on the hardwood. Both Halls and Farragut will host tournaments after the Christmas holiday.

Halls has hosted a holiday tournament for a decade and the 2014 Halls Community Park Christmas Tournament (formerly the Halls New Year's Classic) will get underway Dec. 26 at Halls High School and Halls Middle School.

Opening round games at Halls Middle begin at 3 p.m. with the host Lady Demons entertaining Vine. The Halls boys then take on the Golden Bears at 4:10 p.m. At 5:20, Horace Maynard's girls will face the Powell Lady Panthers. Powell's boys will then play Horace Maynard at 6:30 p.m.

The three first-round games at Halls High feature the Robertsville girls against Westview at 3 p.m. At 4:10 the Robertsville boys take on Anderson County rival Clinton. Opening round action concludes there at 5:20 with the Robertsville girls facing Clinton.

Second-round play opens at 1 p.m. at the middle school with the Lady Demons hosting the Horace Maynard Lady Red Devils. At 2:10, the Demons will take on Horace Maynard in a boys game. At 3:20, the Vine Lady Golden Bears will face Clinton. The two schools will then clash in a boys game at 4:30 p.m.

Second-round games at Halls High also begin at 1 p.m. on Dec. 27. Action begins there with the Lady Panthers playing Westview. At 2:10 the Powell boys will face Robertsville before the Lady Panthers return to the court to take on Robertsville at 3:20.

Teams will be idle on Dec. 28 before tournament play concludes on Monday, Dec. 29.

Pool play concludes at both venues. Action at Halls Middle will begin at 1 p.m. Games at the high school begin at 3 p.m.

Tournament play concludes with the boys' and girls' championship games at Halls High. The girls final tips off at 6:30 p.m. The boys title game gets underway at 7:45.

Meanwhile, Farragut Middle School hosts the sixth annual Admiral Christmas Classic at the Bobby Henry Gymnasium. Tournament action opens on Dec. 27 at 10 a.m.

The tournament's first game will be a rematch of the 2014 Knox County Middle School Basketball Conference girls championship game as rivals Cedar Bluff will take on defending James A. Ivey Jr. Memorial Middle School Basketball Tournament Champion West Valley.

At 11:15 a.m., South-Dovle's boys will take on West

Commando Classic, which included 56 teams.

She went on to lead Gibbs in three offensive catagories – extra base hits (25), doubles (18) and home runs (7) - and finished with a .349 batting average and 31 RBI. For her production, Needham was named to the PrepXtra first team, All-KIL and to

Continue on page 2

volunteered this year at the Fantasy of Trees, an annual Christmas event that benefits the East Tennessee Children's Hospital in Knoxville.

The girls enjoyed painting faces and making pot holders, cheer coach Jackie Raley was happy to report. Added Central senior cheerleader Jordon Brock, "It's heartwarming to know that we are doing something so fun and easy with the kids that actually helps East Tennessee Children's Hospital in such a huge way." Bearden High's football team was

is where families in need are provided with food and gifts, explained Shinlever. "We will help distribute those items to families."

John Anderson, athletic director at Carter High, said each of his school's athletic teams perform an act of community service during the school year, and the Lady Hornet basketball team was scheduled to assist with the Red Kettle Campaign for the Salvation Army at the Kroger Store on Asheville Highway this past Friday, starting at 10:30 a.m.

Valley. At 12:30 p.m., The Christian Academy of Knoxville Lady Warriors will take on South Cumberland.

Other opening-round girls games include: Loudon North vs. Bearden (3:15) and Farragut vs. Jefferson (5:30 p.m.).

Other first-round boys games feature CAK against the host Admirals (1:45 p.m.): Bearden takes on rival West Valley at 4:15 and the night's final game has Loudon North playing Jefferson at 6:45 p.m.

Tournament play resumes on Dec 29 with eight games (four girls and four boys tilts). Action begins at 10 a.m.

Play concludes in the round robin event on Dec. 30 with an eight-game slate beginning at 10 a.m.



Wishing you and yours a Merry Christmas And a Happy New Year

STATE REPRESE

19th Distric

PAGE C2 The Knoxville FOCUS December 22, 2014 Moore's free throws put Halls in the win column

By Ken Lay

Halls High School guard Braxton Moore spent much of the third quarter on the bench on Monday, Dec. 15 while his teammates chipped away at a deficit.

Moore, who picked up his fourth personal foul early in the frame, sat helplessly. But he returned to the game just in time to lead the Red Devils to a 52-51 victory over Fulton.

"We needed a win. We only had one all year," Moore said after hitting a pair of game-winning free throws with 3.6 seconds remaining in the contest. "We've struggled this year and my teammates just played awesome tonight and this was a huge win."

Early, however, it appeared the Red Devils' season-long difficulties would continue as Fulton, which was playing only its third game of the season, darted to an early 8-0 lead before Moore

hit a free throw with 2 minutes, tonight and I knew it might. 31 seconds remaining in the first quarter.

battle for the home team as the Red Devils (2-8), who were finally able to take the lead on Moore's final free throws.

The Falcons, who started their season late due to having several players on the school's Class 4A State Championship football, had a 10-3 lead in the first quarter and held a 13-7 advantage at the end of the final frame.

Fulton (2-1) continued to hold the upper hand throughout the first half and led 27-18 after the break.

Even with a decent lead, Falwas concerned.

"I never really felt comfortbeing behind really showed up 35-32 by quarter's end.

"Our first two games were pretty much up and down the From there, it was an uphill floor. I thought we played well in the first half and we manhandled them on the boards."

> Halls, despite being down, kept battling. The Red Devils, who have suffered six of their e eight losses by a total of 13 points, have had chances to win. They pulled this one out with Moore in foul trouble.

Freshman guard Jordan Corvette scored all nine of his points before halftime to keep the Red Devils within striking distance.

The third quarter belonged to Parker Keith and Brent Berry. Keith scored seven of his 12 cons' coach Jody Wright said he points in the third stanza. Berry made a free throw to pull the Red Devils to within 35-30 with 55 able with the way the game was seconds remaining in the frame going," Wright said. "I think us Bryson Newman's bucket made it

The opening minutes of the final exhausted but ecstatic after the quarter saw the Falcons appear to regain control of the contest. Fulton opened the frame with a modest 15-10 run and opened a 50-42 lead when Kentel Williams grabbed an offensive rebound and made a layup with 3:10 to play.

Halls then scored the next eight points and tied the game when Keith buried a 3-point shot with 1 minute, 45 seconds left.

A free throw by Williams, who had 19 points to lead all scorers, had a free throw that gave Fulton a 51-50 lead at the 1:34 mark.

Moore, who finished with 18 points, then scored the game winning free throws after the teams combined to miss several shots down the stretch.

Berry finished with seven points, including six over the final eight minutes.

Halls coach Randy Moore, was

game.

"This was a signature win for us," he said. "I thought our kids stepped up and played hard. We've lost six of our games by a total of 13 points.

"Brent and Parker both had a great game and any time you beat Fulton, it's a big win."

Keith agreed.

"Coach Moore just kept us battling," he said. "We've been relying on Braxton all year and tonight, some other people had to step up."

Wright also commended the Red Devils for their effort.

"Hats off to Halls," he said. "They were hungrier than we were in the second half.

"They wanted it more than we did."

Fulton finds its 'rhythm' after halftime at Halls

By Ken Lay

For the first half of its win at Halls on Monday, Dec. 15, the Fulton High School girls basketball team struggled to find its rhythm. The Lady Falcons, thus, found themselves locked in a 25-25 halftime tie with the Lady Devils.

After halftime, however, things didn't stay knotted up for long as the Lady Falcons erupted in the third quarter and cruised to a slim 14-13 lead by first quar-62-39 victory.

Fulton sophomore KeKe McKinney, who spent much of the first half sidelined due to foul trouble, returned to the floor after halftime and immediately made an impact.

points of the third quarter and then dished out an assist on Elicia Faulkner's basket to help spark an 8-0 run. The surge gave the Lady Falcons (4-2) a converted several Lady 33-25 lead with 6 minutes, Devils miscues into transi-23 seconds left in the third tion baskets.

minutes to help Fulton dominate the second half.

"In the first half, they [the Lady Devils] killed us on the boards and we couldn't get into any rhythm," Fulton coach John Fisher said. "We had to clean that up and once we cleaned that up, we were able to get in to a rhythm.

"We [also] had KeKe in foul trouble."

The Falcons opened a ter's end and Halls (4-5) pulled even by halftime as Taylor Moon had eight of her 10 points before halftime. Katelyn Cantrell also had eight points by the end of the first half and center Hannah Withrow had five She scored the first five her nine points over the first 16 minutes.

> Halls scored just 14 second-half points. Fulton, meanwhile, turned up the defensive pressure and

Continued from page 1

the TSCA All-Academic team.

"Cheyenne is naturally gifted with great fielding skills as well as great hitting skills," stated Mitchell. "Although she has mainly played third base, she is an outstanding catcher."

Boles is a three-time All-KIL honoree, made the TSWA All-State team as a sophomore and was named to the PrepXtra first team last spring.

Boles led Gibbs in home runs as a freshman when the Eagles won the Class AA state championship, noted Mitchell, and has received multiple Golden Glove awards.

"I chose Carson-Newman to be my home for the next four years not only because I love the atmosphere but all the people there," stated Boles, who also was recruited by East Carolina and Walters State, among others. "The coaching staff was truly interested in making sure my education and family came first, from the first time I stepped on campus."

Boles plans to major in early childhood education in hopes of teaching and coaching softball.

Needham visited Carson-Newman and met with Head Coach Vickee Kazee-Hollifield, Assistant Coach Michael

Boles and Needham will continue to be Eagles



Gibbs High School seniors Cheyenne Boles (left) and Lexie Needham will continue to be softball teammates at Carson-Newman University.

Graves and returning C-N players before making her decision.

"I had prayed and prayed for God to lead me where He wanted me to be and where I needed to be, and the coaches, players and faculty at Carson-Newman were amazing. It just felt right.

"I had talked a lot with Coach Mitchell, who is in the Hall of

Fame and a past All-American at Carson-Newman, about where would be best for me. She always provided me with helpful points to look at, such as how important and what it means to come from a successful program and to go to another successful program like Carson-Newman."

quarter.

Fulton went on to outscore the Lady Devils 24-6 in the frame and cruise to victory. McKinney provided the biggest offensive spark after the break. She scored 16 of her game-high 21 points over the final 16

Moneisha Thomas added 12 points for the Lady Falcons and Jalayah Manning finished with 10.

Cantrell led Halls with 14 points. Taylor Moon added 10 while Withrow finished with nine.



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Bearden hosts top holiday tournament

By Ken Lay

For years, Bearden High School has hosted one of the top prep holiday basketball tournaments.

The BSN Sports/Nike ment field. Bearden Super 16 boys Basketball Tournament returns to West Knoxville on Friday, Dec. 26. The event features many of Tennessee's top boys basketball teams.

Friday with the host Bulldogs playing Unicoi County at 4 p.m. South-Doyle takes on Loudon at 5:30 p.m. Christian Academy of Knoxville, a tournament regular in recent, years, will play Super 16 newcomer York

Institute at 7 p.m. before Gibbs tangles with Hunters Lane in a showdown between two teams which are also new to the tourna-

The host Bulldogs normally dominate the tournament but they dropped an 84-68 decision to Murfreesboro Siegel in the championship game last season.

Bearden (14-0) will look Tournament play opens to win the tournament championship against a deep and talented field.

> The second round will be contested on Saturday before the event concludes on Dec.30 after an off day on Sunday.



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HVA leads way with five All-KIL soccer selections By Ken Lay

Hardin Valley Academy's girls soccer team had the best season in the school's brief history in 2014. The Lady Hawks won their first-ever District 4-AAA Tournament Championship. They also claimed their first Region 2-AAA Title and made the Class AAA State Tournament for the first time.

Hardin Valley's stay at the State Tournament in Murfreesboro was short as the Lady Hawks were eliminated in the first round. But that didn't dampen a stellar season that saw five HVA players Emily Threatt, Hannah Clothier and Addy named to the All-KIL team recently.

The Lady Hawks were represented on the squad by Dominique Rowe, Gabby Powers, Kelsey Klett, Taylor Bishop and Paige Hewitt. In addition to making the State Tournament field for the first time, the Lady Hawks also notched two wins over Farragut this year. Hardin Valley had never beaten the Lady Admirals until 2014.

players claim all-county honors. The Lady Bulldogs, who overcame a slow start to reach both the district and regional championship, had Ashley Seltzer (who missed the postseason with a back injury), Casey Riemer, Taylor Frizen and Emily Mayfield each named to the squad Dunn selected to the squad. by the county's coaches.

The Lady Irish, who won their second consecutive Class A/AA State Championship, were represented on the squad by Renee Semaan, Ashley Hickman, Gabby Prevost and Abby Bower.

Karns, Farragut and Christian Academy of Knoxville each had three selections. The Lady Beavers, the District 3-AAA Tournament Champions, had Erin Douglas, Brooke Satterfield and Makenzie Miller named to the team.

CAK, which reached the Class A/AA State Tournament, was represented by Cronan.

The Lady Admirals failed to reach the Class AAA State Tournament for the first time in four years, had K.C. Ward, Grace Sommi and Natalie Goetz named to the team.

Powell and Webb each had two selections. The Lady Panthers, who won the District 3-AAA regular-season championship and reached the Region 2-AAA Tour-Bearden and Catholic each had four nament, had Bailey Williams and Averi Williams make the team while the Lady Spartans were represented by Halsey Howard and Caroline Cassity.

> Grace Christian Academy, which made the Region 2-/AA Tournament for a second consecutive season, had Allie

Farragut's historic season lands three on all-KIL team

By Ken Lay

Farragut High School's volleyball team recently completed its best season in school history. The Lady Admirals reached the Class AAA State Championship match in a season that saw them post 50-plus wins, a regular-season district championship and a District 4-AAA Tournament Title.

Farragut dropped a five-set thriller in its final match but that didn't dampen a stellar campaign. The Lady Admirals had three players named to the all-KIL team recently by the county's coaches.

Seniors Raegan Grooms and Emma Milstead made the squad along with sophomore Alexis Parker.

Joining the trio of Lady Admirals were Webb's Nickin Hames and Frankie Harrison, Bearden's Carrie McGinnis and Christian

Academy of Knoxville's Chevenne Hooper.

Grooms, a senior outside hitter, was a four-year starter for the Lady Admirals and was a captain for three seasons. She was the District 4-AAA Hitter of the Year and she will continue her volleyball career at Armstrong State in Savannah, Ga.

Milstead, a senior, was arguably the county's most versatile players. She was a potent weapon from every position on the floor.

Sophomore Alexis Parker was the district's Most Valuable Player. She's a straight-A student in the classroom and led the Lady Admirals to a Region 2-AAA Tournament Championship. She finished the season with 221 blocks and 98 service aces.

won a second consecutive Division II-A State Championship. Hames, a freshman setter, right side player and outside hitter led Webb in digs, passing average, service points and aces.

She was joined on the squad by Harrison, Webb's junior who led the Lady Spartans in kills.

Hooper, a senior right side player helped CAK claim the 2014 Class AA State Championship. At 6-foot-6, Hooper was a volleyball star. She, however, has committed to play basketball at Kansas State.

McGinnis, a senior at Bearden, has previously been an all-state setter for the Lady Bulldogs. She dished out 1,117 assists and help lead Bearden to a District 4-AAA Tournament Championship.

The Lady Spartans

Area runners achieve all-KIL honors

By Ken Lay

Hardin Valley Academy, Christian Academy of Knoxville, Farragut, Catholic and Webb all had two athletes named to the All-Knoxville Interscholastic League girls cross country team by the county's coaches recently.

The Lady Hawks were represented by Madison Grimm and Zoe Antonas. Grimm posted a fifth-place up finished at the Class finish at the Region 2-AAA meet and came in 18th at the State Championship Meet in Nashville. Antonas finished second at the region and took 15th at the Class AAA State Meet

CAK freshman Rebecca Story was named to the team after winning the KIL Championship and the Region 2-A/AA title. She also posted a runner-

A/AA State Meet. Story was joined on the squad by Lady Warriors teammate Taylor Cosey, an eighth grader that finished second at the regional meet and fourth at the state championship.

The Lady Admirals had two selections including Amanda Martin and Heather Winter. Catholic was represented

by Rosa Cisneros and Shila Kapaya.

Webb senior Peighton Meske was named to the team after winning her third consecutive Division II-A individual State Championship. She's committed to the University of Tennessee. She was joined on the team by teammate Niki Narayani, an eighth-grader who finished second at the State Meet.

Other All-KIL standouts included West High's Megan Murray and Powell's Brittany Tolson.

Admirals have four named to boys team: Farragut led the way with four runners named to the boys team. The Admirals honored included Louis Morris, Wilson Ekern, Reed Anderson and Connor Bihlmeyer. Hardin Valley was

represented by Jose Parilla, Dartarian Oakley and Noah Trostle.

Catholic, Webb and West each had two athletes named to the team. The Irish were represented by Johnathan Chavez and Joe Bindner. The Spartans' picks were Reece Rose and Carter Coughlin. Bruce Boles and Adam Johnston were named to the team from the Rebels.





With exceeding great joy, we wish you and your family much peace, love and harmony this Christmas season.

Merry Christmas!

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The Knoxville FOCUS

Vols Getting Ready for Iowa

By Alex Norman

For the Tennessee Volunteers, December feels a lot like August, with weeks of preparation for one opponent. But instead of Utah State, it's lowa, and instead of the beginning of the 2014 season, it will be the final game of that campaign.

Jones is trying to make sure that his team has all of their attention on the Hawkeyes and the TaxSlayer Bowl, to be played January 2nd in Jacksonville, Florida.

"It is a balancing act. It's almost like starting off being in training camp mode and then going into game week," said Jones. "What we have tried to do is really create a game week preparation ... it has been very physical because it is going to be a physical football game. Our players understand that with lowa. But we have tried to balance... we are doing more competitive situations,

more good on good situations, more service than we ever have but that is part of bowl preparation. So even when we are running lowa's offense with our twos, it is a chance for them to get quality reps. I have been very pleased with bowl practice so far."

"We kind of treat it a little Vols head coach Butch bit like camp," said Vols defensive back Justin Coleman. "We're really trying to recover but also play physical on the field and get ready for lowa."

> "It's a great opportunity to get a head start on lowa, and also a great opportunity to compete against our defense," said Vols quarterback Joshua Dobbs. "We do a lot of competitions at practice, so we're able to continue to compete and continue to grow as an offense and as a team."

Perhaps the biggest challenge for Tennessee will be finding some answers to issues at the wide receiver position. Injuries have

taken their toll on that unit, with Jason Croom, Marquez North and Josh Smith all ruled out for the TaxSlayer Bowl.

Dobbs says that he has full confidence in other guys to pick up the slack.

"We have great depth at receiver so the young guys have really stepped up," said Dobbs. "Now guys like Vic Wharton and Ryan Jenkins have a chance to step in, and show what they have. They have done a great job ... I'm definitely excited to see them out there on game day."

"We will play our style of offense and our scheme," said Jones. "Your repetitions increase so we have increased the amount of volume of repetitions in a row this bowl camp. So we used to rotate four and now we rotate seven."

Hard as it may be to believe, with a victory over the Hawkeyes the Vols will have their first winning season since 2009, back

Tennessee quarterback Joshua Dobbs speaks with reporters following Tennessee's practice on December 18th. The Vols will face Iowa at the TaXslayer Bowl on January 2nd in Jacksonville.

charge of the program.

Coleman. "You get that seventh win and that's something that hasn't happened football game," said Jones.

when Lake Kiffin was in in a long time. That's something Tennessee really "It's very important," said needs to get back on top."

"We talked about the importance of winning the

"They understand what is at stake, they understand the magnitude ... if you are a competitor this is what you work for, playing games like this."

Unbeaten Bulldogs earn holiday break with win over Austin-East

By Ken Lay

Bearden High School boys basketball coach Mark Blevins knows how to motivate his team by appealing to his players' desires.

"If it were up to me, I would practice every day until Tuesday," Blevins said after his Bulldogs kept their perfect record intact with a 92-63 win over Austin-East at home Thursday night. "But I told them that if they were undefeated at the [holiday] break that I would give them some time off and now, they will have six days off."

Bearden (14-0) came out firing against the Roadrunners. The Bulldogs boasted a balanced scoring attack and opened a 20-12 lead by the end of the opening quarter. From there, Bearden just kept expanding its lead against the young Austin-East squad and it was apparent that Bearden wanted an extended hiatus from basketball over the Christmas holidays. Senior center Jason Smith led the way for the Bulldogs as he scored 20 points and pulled down 16 rebounds. He converted 10 of his 16 field goal attempts. Senior guard Austin Duncan scored 18 points. Will Snyder scored 11 points and hit three 3-pointers after halftime for the Bulldogs. Sam Phillips and Adam Fulcher scored nine points apiece. While the Bulldogs posted another dominant victory against Austin-East (7-4), Bearden's latest effort was far from perfect. After halftime, the Dogs got a little sloppy on the glass and had a few turnovers that helped the Roadrunners pull to within 56-40 midway through the third quarter. Starting point guard Quez Fair was saddled with foul trouble all night and Blevins noted that not having Fair in the lineup hard at times.



Bearden's Austin Duncan (20) shoots a layup while Austin-East defender Lucky Clark looks on. Duncan scored 18 points for the Bulldogs in a 92-63 win over the Roadrunners Thursday night. With the win, Bearden kept its perfect record intact.

Dear Santa wishes: Bowl win, UConn game, new Lady Vol plan

Lady Vols watch and

time to change his con-

troversial decision to

eliminate the Lady Vols

logo and longtime iden-

tity from all UT women's

sports teams except

University of Tennessee football fans have already received one Christmas present.

A bowl game!

Vols vs. Iowa on Jan. 2 in the Taxslayer Bowl, formerly the Gator Bowl.

Many UT fans will make the trip to Jacksonville and hopefully enjoy warm and sunny weather for the game. Others will watch on the tube back home. Wherever the viewpoint, it's just good the Vols are back in the parade of bowls, all 38 of them plus the championship game of the first four-team college playoff ...

It's Tennessee's first postseason game since 2010 when Derek Dooley's Vols lost to North Carolina in the Music City Bowl.

I was surprised when the necticut. announcement came that Tennessee was going to play a bowl game in Florida. Most projections had the Vols headed for the Liberty Bowl in Memphis or the Belk Bowl in Charlotte. A 6-6 Tennessee team, you might say, got more bang for its buck when the bowl invitations were handed out. It usu-



By Steve Williams

basketball. Give Butch Jones more tackles and guards and another load of bricks.

Give Peyton one more Super Bowl win.

Give Dave Hart a Lady Vols T-shirt.

Give Cuonzo back, if Donnie Tyndall is found guilty in the ongoing NCAA investigation.

Give Michigan a football coach, anybody.

Give Dave Hart a Lady Vols cap.

Give Holly Warlick a tougher schedule that includes Con- off four more teams.

Give David Blackburn credit loss Jan. 31.

Director Dave Hart a one good team.

Give Dave Hart a Lady Vols pennant.

Give Johnny Manziel his seat back on the bench.

Give Florida State a loss.

Give Will Muschamp another visit to Neyland Stadium.

Give Dave Hart a Lady Vols car flag.

Give Joshua Dobbs his due for saving the Vols' football season..

Give Jacob Gilliam a standing ovation.

Give Maryville High's George Quarles the OC job at UT.

Give Dave Hart a Lady Vols license plate.

Give UT baseball classic uniforms.

Give UT softball another Monica Abbott.

Give the college football play-Give Bruce Pearl a one-sided

"He had severe difficulty [with foul trouble]," Blevins said of Fair. "I think he played about 10 minutes tonight and when he's not in the game it hurts us."

While Fair was in foul trouble, freshman Dakota McGowan handled the point guard duties and Blevins said that he was pleased with the youngster's play and his team's unblemished record. McGowan scored five points (all after halftime).

"We're tickled with our record and I'm really proud of Dakota,"

Blevins said.

Austin-East coach Marcus Stanton commended Blevins and the Bulldogs.

"Coach Blevins is a great coach and he knows how to motivate his kids and he's a good person too," Stanton said. "He's one of those guys like [Fulton coach Jody Wright] and [former Austin-East] coach [Charlie] Mitchell that you just want to sit in a room and listen to.

"Bearden is a great team and we took a butt whooping tonight. We're just not getting anything out of our post players right now."

The Roadrunners' Kaylyn Andrade scored 21 points to lead all scorers. Kajuan Hale added 15 points for Austin-East.

Lady Bulldogs rout Austin-East: Madison Rice scored 17 points to lead the Bearden to a 66-19 home victory over the Lady Roadrunners Thursday night.

The Lady Bulldogs (12-2) led 19-10 after the first quarter before running past Austin-East. Bearden's defense was especially stingy after the opening frame as the Lady Roadrunners scored just nine points over the final 24 minutes.

Rice was one of three Bearden players to score in double figures. Holly Hagood finished with 15 points and freshman guard Trinity Lee finished with 10.

Kierra Marsh led Austin-East with nine points but Bearden kept her off the scoreboard after halftime.

ally takes eight or nine wins to land a bowl berth in the Sunshine State.

UT's bowl-starving fans had the most to do with the Vols' selection surprise. Bowl officials in Jacksonville must know UT fans' reputation for traveling and supporting their team.

For many schools, that's not the case, particularly with so many bowl games played in this era of college football, and more and more fans choosing to watch the action on big screen, high definition TV.

To make this a successful season, Tennessee needs to beat the Hawkeyes for a 7-6 record.

Are you listening Santa?

Give UT its first bowl win since the 2007 season.

And here's some more gift wishes in the World of Sports: Give UT Athletic

for hiring Jim Foster at Chattanooga, which has beaten Tennessee and Stanford in women's basketball this season.

Give Dave Hart a Lady Vols iacket.

Give Jeff Fisher back to the Titans.

Give the NFC South at least

Last but not least, give every boy and girl reason to smile on Christmas morning, and lasting dreams that they may grow up to play for the Vols and Lady Vols someday..

Merry Christmas to all!





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Light

There are a lot of images of light this time of the year - as well as its absence. The grey December sky has lately obscured the sun's light and adds to a dreary mood if one isn't careful. Last week I discussed the stress of the Holiday Season and depression. And I wrote about SAD (Seasonal Affective Disorder) which is associated with a lack of sunlight. Folks, you should never miss a week of The Focus and my essays!

My life is certainly different this Holiday Season. Last year I was on-call throughout the Thanksgiving Holiday and over Christmas until midnight on December 31, 2013. Last Holiday Season, I was responsible for thousands of patients; now I take care of only sixty in my concierge medical practice. For years patients and friends told me how busy they were in "retirement." I now consider the observations of these sages as I do my chores on the farm and care for my prize "steers" instead of the herd. And I wonder how I ever got anything done while I "worked" eleven hour days as a traditional internist.

The work on our minifarm never seems complete. My garden is now fallow and my fall grape harvest has fermented and will provide Christmas "cheer" and help us toast the New Year. Lately, our focus has been Becky's "brood" (of chickens). This "pet project" has been very successful and lots of our friends will receive farm fresh eggs in their stockings this Christmas. Chickens are not very bright, though l've

learned that light is important for them just like it is for us. To keep our "girls" laying we have to provide light on a timer to make sure they receive fourteen hours of photo-stimulation every day. After all, electric lighting is simpler and better than Prozac (see last week's essay). And medicating chickens for SAD is "beyond my pay grade."

Lighting an Advent candle each Sunday is a part of my Church's Holiday worship service. Theologically, this symbolic ritual helps us focus upon the Light of Christ which came into a darkened world bringing hope, love, joy and peace. If you're looking for a welcoming and soul-moving Christmas Eve experience, come and join Becky and me for the candle light service at First United Methodist Church. The address is 3316 Kingston Pike, and the service begins at 6 pm on the 24th.

Recently, I told my wife that I'm fearful of becoming a woman. No, I'm not taking hormones in preparation for a sex change operation! However, my semi-retirement education (SRE) continues as I plan and sometimes cook supper as well as help clean our home. And I've

learned how to do laundry; actually, I've learned how to operate the machines. I even found myself cleaning a commode this week! I don't remember ever cleaning a commode in my college apartment or during medical school; nor do I remember doing laundry. Perhaps those memory files have been scanned and purged by the NSA. Most disturbing to me was recently walking into a room and recognizing an HGTV re-run!

Though I'm busy these days, I find that I have more time to write, reflect and read in my semi-retirement. My interest in medicine hasn't dimmed, and I keep up by regularly reading five medical journals. However, I have time for other things because I no longer have to comply with Obama-care mandates or completing verbose electronic medical records that often obfuscate salient medical facts. I am no longer enslaved by nine hour clinic days followed by hospital rounds, nor am I bound by a schedule of ten to fifteen minute office appointments. I can talk with my concierge patients until they've had enough. And I still have time to contemplate the mysteries of the universe such as why Brazil nuts and filberts

are put in cans of Holiday mixed nuts? Have you ever met anyone who asked you to "Save the [Brazil nuts] for me, Clark," as Cousin Eddie would say?

In years past I've recommended you watch the Muppets' Christmas Carol movie. At the very least you should go to YouTube, search for the Muppet's song vignette "Bless Us All" and enjoy! This magical musical piece was written by Paul Williams and is performed by Bob Cratchit (Kermit the Frog) and his family. If this piece doesn't lift your spirit and warm your heart let me know and I'll put you on my prayer list.

This wonderful song has many visions of love, home and sharing as well as a spiritual message of Light. I considered an exegesis of the lyrics, but I'll spare you the pedagogy and just share with you the sublime lyrics of Mr. Williams:

Life is full of sweet surprises, every day's a gift. The sun comes up and I can feel it lift my spirit, fills me up with laughter, fills me up with song. I look into the eyes of love and know that I belong.

Bless us all who gather here. The loving family we hold dear. No place on earth compares with home and every path will bring us back from where we roam.

Bless us all that as we live we always comfort and forgive. We have so much that we can share with those in need we see around us everywhere.

Let us always love each other. Lead us to the Light. Let us hear the voice of Reason singing in the night. Let us run from anger, and catch us when we fall. Teach us in our dreams, and please, yes please, bless us one and all.

Bless us all with playful years, with noisy games and joyful tears. We reach for You and we stand tall, and in our prayers and dreams we ask You bless us all.

There is no way I could improve on these words and philosophy except by encouraging you to parse them in your heart as you listen to Mr. William's music. My Christmas gift to you is this perfect Holiday song of love and family wrapped in the arms of The Reason for the Season.

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

UT Expert Offers Tips on Nurturing Thankfulness in Children During Holidays

The holidays can create a spend time with, especialtime of wonder, magic and joy for children and families alike. The unpredictability in schedules, however, can create stress for little ones and result in challenging behaviors.

Kathy Kidd, associate

ly their parents and caregivers," Kidd said. "If you would like to see thankfulness and graciousness in your child, the first thing you have to do is live thankfully and graciously yourself."

Limit lists: Par-*

"We've all had that experience of seeing children interacting with the boxes and paper rather than the gift," she said. "In addition to specific toys like dolls, we suggest parents include open-ended materials such as blocks and large fabric

we've acquired. We need to always understand they need the opportunity to learn what the appropriate

for something they don't know. Be patient with them and help them learn.

* Normalize rouresponse is, not just be tines: Provide consistenpunished or belittled. You cy and predictability for might say to them, 'Some- children during the hectic times you get something holiday season. Too much director of the University ents and caregivers often pieces that push the child you weren't expecting, but activity leads to exhaustion, of Education, Health, and of Tennessee, Knoxville, encourage children to make to think creatively and there's always something which sparks meltdowns Human Sciences. It proexciting you can do with and other challenging behaviors. Build play and Manage your own rest time into busy schedules. Manage your stress or children will take signals from you and become stressed, Kidd said. "Clearly communicatour own knowledge and ing to children what we're assume that our child got doing that's different during the holidays is also help-Take a big breath and ful," Kidd said. "We bypass by their honesty when they give children a chance that children need that, but

because of our social cues "Don't be angry with them child to communicate with him or her."

> The Early Learning Center is a laboratory school affiliated with UT's Department of Child and Family Studies within the College vides full-day early education programs for infants, toddlers, preschoolers and kindergarteners. The center's mission is to generate knowledge and practices that improve the field of early education.

Early Learning Center for a list of all gifts they want— Research and Practice, to be thankful and cheerful in the midst of the holiday rush.

Be a role model: people around them to understand what's expected of them.

role models are people they to be limited.

and then purchase everyoffers these suggestions thing on that list. When for helping children learn that happens, children can start to associate the holidays with "it's all about me getting everything I want," Kidd said. "We're program-Young children look to the ming them all along to expect that."

Give open-ended gifts: The shelf life of the most "Their most important highly marketed toys tends

expand play time."

Nurture openness: When children open a gift they may not want and react negatively, engage them in conversation about their reaction rather than scold them, Kidd said.

"The thing about children is there's a lot of honesty there," she said. "If we're going to be insulted

it.'"

expectations: "We as caregivers all can be guilty of putting higher expectations on our own children," Kidd said. "We want to take that from birth."

open something, that's to be children, she said. it's a sign of respect for the

To learn more about the center, visit http://elc.utk. edu.



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PAGE D2 Faith

Gifts provided by God

You will see many boxes around your home this time of year. Boxes of all shapes



By Mark Brackney, Minister of the Arlington Church of Christ

greatgift of Jesus that God gave us, keep in mind that God didn't

As

consid-

Just, one day show up in Bethlehem as a baby in a manger. God has shown up all throughout the history of time to reveal himself to His people in a personal way.

The Bible uses various names for God that help describe His character. At His birth, Jesus is called "Immanuel" or "God with us." In the Old Testament one of the names of God that shows His provision for us is "Jehovah-jireh."

We find this name for God clearly in a story involving Abraham and his son, Isaac. The father of the Jewish nation is put in a position that would cause Abraham to question if God would provide for him a special gift in the form of a child. God promised that out of Abraham's seed a mighty nation would come forth and ultimately the very Messiah himself. But for Abraham, days turned into months, and months into years, and years into decades. At one hundred years of age and Sarah at ninety, they finally had the gift of a child, Isaac.

But God asked Abraham to sacrifice his precious son (Gen. 22:1-13). This seems unbelievable.

God complete His promise to Abraham? Yet, Abraham trusted in Jehovah Jira, the God who provides even when asked to give up something he treasured very much. Up to this point in time, God has done some pretty amazing things for Abraham and Sarah. Abraham's faith is season. stronger than his doubts. we Abraham, according to Hebrews, reasoned that er the if Isaac were to die, God could raise him back to life (Hebrews 11:17-19).

What amazing faith Abraham demonstrated. Keep in mind that when Abraham reasoned that God could raise Isaac from the dead, there had never been a resurrection before. Abraham couldn't point back to Lazarus, or Jairus' daughter or Jesus who came back from the grave. All of these events will occur thousands of years later.

As a father is about to slay his son, an angel shouts out: "Abraham! Abraham!" "Here I am," he replied. "Do not lay a hand on the boy. Do not do anything to him. Now I know that you fear God, because you have not withheld from me your son, your only son."(Gen. 22:11-12)

God will provide the lamb, and he did (Gen. 22:13). This is God, not a coincidence. So Abraham called that place, "The Lord Will Provide." (Jehovahjireh) And to this day it is said, "On the mountain of the Lord it will be provided" (Gen. 22:14).

This very spot later becomes the temple mount in Jerusalem - a place where another sacrifice took place, that of Jesus, two thousand years later. Jesus is the Lamb whom God provided, His one and only Son. What a gift!

The Living Christmas Tree at Wallace Memorial



More than 400 members of the Wallace Memorial Baptist Church took part in four presentations of "The Living Christmas Tree" on December 13th and 14th. Senior Pastor Dr. Mike Boyd told the packed house of local citizens the attendance was the largest ever in the event's 41 year history. The church is located at 701 Merchants Drive.

Pastor speaks to County Commission

By Mike Steely steelym@knoxfocus.com

For the past 43 years, Dr. Jim Robertson has been a pastor in Knox County. He is the Pastor emeritus of Sharon Baptist Church. Last week Dr. Robertson gave the devotional at the Knox County Commission meeting. Prior to the prayer he gave some inspirational comments that got a lot of attention.

Here is part of what Dr. Robertson said:

season of the year, where

In this season it seems our hearts are warmer, our smiles brighter, our spirits are lifted and we greet one another with such generosity and kindness. We are mindful of the needs in our community.

"We remember the words of Jesus as he taught his disciples the Golden Rule: Whatsoever you would have men do unto you do you also unto them." Perhaps it is a rule we need to hear again.

"At its best, Christian-"Today we come in this ity lives out that truth. At its best, Christianity many of us celebrate the is compassionate and

schools and orphanages. At its best, it builds hospitals. At its best, it lifts up people. At its best, it is for the oppressed. At its best, it is often for the people who are often neglected and forgotten. So we are grateful today for Christianity at its best while we are mindful that sometimes Christianity is not at its best and for that we do not give praise.

"Christianity at its worst tries to impose its will and interpretations on other people. At its worst, it entangles itself with governments, tried to control

worst, it abuses people, women and children. At its worst, it amasses wealth and forgets others. At its worst, it applauds hatred, prejudice, and greed. At its worst, it endorses war and killing.

"That is now what we emphasize during the Christmas Season. What we emphasize are things we think are high and noble in Christ. All of us stand under this mandate from Jesus. It means we think about others, that others come first.

"This teaching falls on all of us, citizens and government or being at elected officials as well."

If Abraham obeys, how can

birth of Jesus, our Christ. kind. At its best, it builds tool of government. At its

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



Episcopal School Announces Expansion of Junior Kindergarten Program Beginning Fall 2015

The Episcopal School of Knoxville is pleased to announce the expansion of their Junior Kindergarten program to include a 3-year-old class beginning in the fall of 2015. This academic program is designed for three-and four-year-olds who would be ready for Junior Kindergarten 4 in the fall of 2016.

"Expanding our program to include 3-yearolds makes a lot of sense from the developmental perspective," ESK Headmaster Jay Secor said. "We will now be able to

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.



Current Junior Kindergarten student Anna Bennett Curtis works on her math skills during class at The Episcopal School of Knoxville.

take our youngest students and shape them to ensure they are prepared for our strong Kindergarten program. This allows ESK to stay at the forefront of early childhood education."

The Junior Kindergarten day begins at 8:00 a.m. and ends at 1:30 p.m. A Tuesday, Wednesday, Thursday class or a Monday through Friday class will be offered for those in the 3-year-old program. Lunch will be provided, and extended care (1:30-3:00 p.m. and 3:00 - 6:00 p.m.) is available for an additional fee. Class size is limited to 16 students.

An emergent curriculum values student input and encourages children to explore, create, and make choices leading to greater involvement in their own learning. Time is not set by the clock but by the child's needs and interests. There should be sufficient time for a child to express, learn, explore, extend, and revisit a given project. Enrichments will include daily chapel and also (but not limited to) library, Spanish, Mandarin, physical education, music, and art sessions. Our 96-acre campus will serve as our outdoor classroom to learn about the environment.

Church Happenings

Beaver Ridge United Methodist Church

Beaver Ridge United Methodist Church would like to welcome you to celebrate Christmas Eve Candlelight Service with us. The 5:00 p.m. service will be informal with families and children in mind. The 8:00 p.m. service will be a more traditional service with uplifting Christmas Music offered by our Chancel Choir. There ony be an 11:00 a.m. service on Sunday, Dec. 28, with special music by Warren Pearson. Come join us before service at 10:00 a.m. in the Family Life Center for refreshments and fellowship. There will be no nursery provided on Dec. 28th, but all children are welcome to our worship service.

The church is located at 7753 Oak Ridge Hwy Church office: 690-1060, Web: www.beaverridgeumc.org.

Eusebia Presbyterian Church

Christmas Eve "Candle and Carol Eucharist," with Holy Communion open to the baptized of all Christian traditions, is at 6:30 p.m. Music starts at 5:45. Begun by Ulster-Scots pioneers ten years before Tennessee statehood, the church and even older graveyard are located on U.S. 411, between Maryville and Seymour, corner of Burnett Station Rd.

For further information, call 982-6332, or visit www.eusebiachurch.com.

First Lutheran Church

Holiday worship services at First Lutheran Church, 1207 N. Broadway, Knoxville, will be held between December 24 and December 31. Wednesday, December 24 - Christmas Eve - Candlelight Service 7:00 p.m. Thursday, December 25 - Christmas Day - 10:30 a.m. Sunday, December 28 - Worship Service - 10:30 a.m. Wednesday, December 31 - New Years Eve -7:00 p.m.

Macedonia United Methodist Church

Macedonia United Methodist Church will have a Candlelight Christmas Eve and Communion Service on Wednesday, December 24, at 5:00 p.m. The church is located near Holston Hills at 4630 Holston Drive.

Shannondale Presbyterian Church

Shannondale Presbyterian Church invites family, friends and neighbors to Candlelight Communion Service on Christmas Eve, Wednesday, December 24, at 4 p.m. It will be a very special service to remind us of the true meaning of the Christmas season. Pianist Jim O'Connor will play as we sing many of your favorite Christmas carols.



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Chicken-Fennel-Potato au Gratin

- 2 tablespoons butter or margarine, softened 2 cloves garlic, finely chopped
- 2 small fennel bulbs (3/4 lb each)

1 1/4 lb boneless skinless chicken breasts, cut into 1/2-inch pieces

1 teaspoon salt

- 1/4 teaspoon freshly ground pepper
- 2 lb red potatoes, peeled, thinly sliced (6 cups)
- 1 jar (16 oz) Alfredo pasta sauce
- 1/2 cup milk
- 2 cups shredded Swiss or Gruyère cheese (8 oz) 3/4 cup freshly grated Parmesan cheese (3 oz)

Brush 13x9-inch (3-quart) glass baking dish with 1 teaspoon of the softened butter; sprinkle garlic in bottom of dish. Set aside. Cut off stalks from fennel bulbs to within 1 inch of bulb; reserve 1/4 cup of the feathery leaves and discard stalks. Cut off and discard bottom of bulbs. Cut bulb lengthwise into quarters; remove core. Cut each quarter crosswise into about 1/4-inch-thick slices to make about 4 cups.

Heat oven to 375°F. In 12-inch skillet, melt remaining butter over medium-high heat. Add chicken; sprinkle with salt and pepper. Cook and stir about 4 minutes. Add fennel; cook and stir 4 minutes longer. Cover; remove from heat.

Arrange 1/2 of the potato slices in baking dish. In small bowl, mix Alfredo sauce, milk and 2 tablespoons of the fennel leaves. Pour 1/2 of sauce mixture over potatoes in dish; top with 1 cup Swiss cheese. Spoon chicken mixture evenly over cheese. Top with remaining potatoes; press to make mixture flat. Pour remaining sauce mixture over top. Sprinkle with remaining 1 cup Swiss cheese.

Cover with foil; bake 1 hour. Uncover; sprinkle with Parmesan cheese. Bake 25 to 30 minutes longer or until potatoes are tender when pierced with a fork. Let stand 10 minutes before serving. Garnish with remaining fennel leaves.

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65 COURT NOTICES

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of

Judy Grace Witt

DOCKET NUMBER 75550-3

65 COURT NOTICES

NOTICE TO CREDITORS Estate of Freda G. White

DOCKET NUMBER 75679-3

Notice is hereby given that on the 26th day of November, 2014, letters testamentary in respect of the Estate of Freda G. Whitewho died Sept 3, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

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

This the 26 day of November, 2014

Estate of Freda G. White

Personal Representative(s):

Cynthia Jacobs; Executrix, 313 Acco Rd, Knoxville, TN 37924

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of **Dorothy S McSpadden** DOCKET NUMBER 75717-2

Notice is hereby given that on the 8th day of December, 2014, letters testamentary in respect of the Estate of Dorothy S McSpadden who died Nov 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

Notice is hereby given that on the 1st day of December. 2014. letters testamentary in respect of the Estate of Judy Grace Witt who died Sept 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.

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(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 1 day of December, 2014

Estate of Judy Grace Witt

Personal Representative(s):

Joseph Witt; Executor, 8729 Finchwood Ln, Knoxville, TN 37924 PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS Estate of **James Allen Martin**

DOCKET NUMBER 75722-1

Notice is hereby given that on the 9th day of December, 2014, letters testamentary in respect of the Estate of James Allen Martin who died Oct 3, 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.

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NOTICE TO CREDITORS Estate of **Charles Howard Sharp** DOCKET NUMBER 75709-3

Notice is hereby given that on the 5th day of December, 2014, letters testamentary in respect of the Estate of Charles Howard Sharp 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.

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(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 December, 2014

Estate of Charles Howard Sharp

Personal Representative(s):

Rodger D. Sharp; Executor, 4325 Raj Road, Knoxville, TN 37921

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of **Robert Jones Eldridge** DOCKET NUMBER 75721-3

Notice is hereby given that on the 9th day of December, 2014, letters testamentary in respect of the Estate of Robert Jones Eldridge who died Jul 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.

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

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

This the 9 day of December, 2014

This the 8 day of December, 2014

Estate of Dorothy S McSpadden

Personal Representative(s):

Katherine A. Loftin; Executrix, 1240 Harrington Drive, Knoxville, TN 37922 Robin M McNabb; Attorney At Law, 625 S. Gay Street, Suite 160, Knoxville, TN 37902

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of **Ann Louise Ingles** DOCKET NUMBER 75619-3

Notice is hereby given that on the 8th day of December, 2014, letters testamentary in respect of the Estate of Ann Louise Ingles who died Oct 16, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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(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 8 day of December, 2014

Estate of Ann Louise Ingles

Personal Representative(s):

William Robert Dunagan; Executor, 13112 Lovelace Rd, Knoxville, TN 37932

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

This the 9 day of December, 2014

Estate of James Allen Martin

Personal Representative(s):

Cecilia S. Martin; Executrix, 3505 Charter Oak Way, Knoxville, TN 37922

Anne M. McKinney; Attorney At Law, 1019 Orchid Avenue, Knoxville, TN 37912

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS Estate of **Ruth C Haynes** DOCKET NUMBER 75704-1

Notice is hereby given that on the 4th day of December, 2014, letters testamentary in respect of the Estate of Ruth C Haynes who died Aug 30, 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.

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(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 December, 2014

Estate of Ruth C Haynes

Personal Representative(s):

Cheryl Hayner Parrott; Executrix, 4410 Cabbage Drive, Knoxville, TN 37938

PUBLISH: 12/15 & 12/22/14

Estate of Robert Jones Eldridge

Personal Representative(s):

James H. Eldridge, Jr.; Executor, 9412 Coxboro Drive, Brentwood, TN 37027

Anne M. McKinney; Attorney At Law, 1019 Orchid Avenue, Knoxville, TN 37912

PUBLISH: 12/15 & 12/22/14

65 COURT NOTICES

NOTICE TO CREDITORS

Estate of Tom B. Wells

DOCKET NUMBER 75680-1

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

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

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

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

This the 26 day of November, 2014

Estate of Tom B. Wells

Personal Representative(s):

Janice Leigh Logan-Wells; Executrix, 7914 Gleason Drive #1020, Knoxville, TN 37919

PUBLISH: 12/15 & 12/22/14

Classified Call (865) 686-9970 TO PLACE YOUR AD



NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Abbigail Meyer executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc., Lender and Larry A. Weissman, Trustee(s), which was dated June 20, 2008 and recorded on June 24, 2008 in Instrument No. 200806240096501, 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 **January 22, 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 the Second (2nd) Civil District of Knox County, Tennessee, and within the 16th Ward of the City Knoxville, Tennessee, and being known and designated as all of Lot 19, Edgewood Heights Addition to the City of Knoxville, Tennessee, as the same appears of record in Cabinet A. Slide 134-A in the Knox County, Register's Office, to which specific reference is hereby made for more particular description.

Being the same property conveyed to

75 FORECLOSURES

SUCCESSOR TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed March 31, 2009, by Thomasena Drew, to Thomas R. Underwood, as Trustee, as same appears of record in the office of the Knox County Register of Deed's Office, and filed as Instrument No. 200904020062808,, and the undersigned having been appointed Successor Trustee by Instrument No. 201411130026894, in the said Register's Office, and the owner of the debt secured, Knoxville Teachers Federal Credit Union, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is give notice that the undersigned will, on January 5, 2014 at 9:00 a.m., at the City County Building, 400 Main Street, Knoxville, TN 37902, Knox County, Tennessee to proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

SITUATED IN District No. Eight (8) of Jefferson County, Tennessee, being Lot No. 13, Block F, Unit 1, River Shores Estates Subdivision, as shown by map of record in Map Book 44-S, page 50, in the Knox County Register of Deeds Office, to which map specific reference is hereby made for a more particular description of said lot.

BEING the same property conveyed to Thomasena Drew McKenney, by Quit Claim Deed from Juan Charles McKinney, dated February 18, 1987 filed for record in Warranty Book 1917 page 611 in the Knox County Register of Deeds Office.

This conveyance is made subject to applicable restrictions, building setback lines, all existing easements, and to all conditions as shown on the recorded map.

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

Other parties interested as defined by Tennessee statutes and to whom the Successor Trustee has given notice of the sale include the following: Thomasena Drew, United States of America, University of Tennessee Medical Center, Knox County. **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 September 23, 2005, executed by DONALD-SON E. FRANKLIN, conveying certain real property therein described to WESLEY D. TURNER, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 4, 2005. at Instrument Number 200510040030419; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-WL2, Asset-Backed Certificates, Series 2006-WL2 who is now the owner of said WHEREAS, debt: and the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and pavable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on January 22. 2015 at 10:00 AM at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN THE SEVENTH (7TH) CIVIL DISTRICT OF KNOX COUNTY. TEN-NESSEE, AND WITHIN THE 34TH WARD OF THE CITY OF KNOXVILLE, TEN-NESSEE, AND BEING KNOWN AND DES-IGNATED AS LOT 24, GIBBS & MALONEY'S ADDITION TO FOUNTAIN CITY, TENN., A SUBDIVISION TO THE CITY OF KNOXVILLE. TENNESSEE. AS SHOWN BY MAP OF RECORD IN MAP BOOK 3, PAGE 9, (MAP CABINET A, SLIDE 56-C), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICU-LAR DESCRIPTION. THE ABOVE DE-SCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD, NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF THIS CON-VEYANCE. THIS CONVEYANCE IS MADE SUBJECT TO ALL APPLICABLE EASE-MENTS, RESTRICTIONS AND BUILDING SET BACK LINES. Parcel ID: 058EH-031 PROPERTY ADDRESS: The street address of the property is believed to be 2844 GIBBS DR, KNOXVILLE, TN 37918. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): THE ES-TATE AND/OR HEIRS-AT-LAW OF DON-AL DSON E. FRANKLIN OTHER INTERESTED PARTIES: AMERICAN HOME IMPROVEMENTS. LLC The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or 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.

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Tamatha S. Duncan and Jessie J. Duncan executed a Deed of Trust to National City Mortgage a division of National City Bank, Lender and John O. Rhea, Trustee(s), which was dated June 25, 2007 and recorded on July 6, 2007 in Instrument No. 200707060001699, 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, PNC Bank, National Association, (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 6, 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 Number Nine (9) of Knox County, Tennessee, and without the corporate limits of the City of Knoxville Tennessee, and being known as all of Lot Number 1, the Property of Lee Fitch as the same appears of record in Map Cabinet D, Slide 196C (formerly Map Book 40S, Page 53) in the Register's Office for Knox County, Tennessee, to which specific reference is hereby made for a more particular description.

Beginning at the point of intersection of the Southwestern line of Ginn Drive and the Southwestern line of a 50 foot right of way, and said point being located 454 feet Southwest of the point of intersection of the Southeastern line of Ginn Drive and the Southwestern line of Belt Road; thence from said beginning point along the southwestern line of said 50 foot right of way, South 31 deg. 02 min. East, 218 feet to an iron pin; thence South 60 deg. 05min. West, 100 feet to an iron pin in the Southeastern line of Ginn Drive; thence with the Southeastern line of Ginn Drive, North 60 deg. 05 min. East, 100 feet to the point of beginning.

This conveyance is made subject to Restrictions of record in Deed Book 984, Page 483 and Deed Book 1295, Page 947 in the Register's Office for Knox County, Tennessee.

Being the same property conveyed to Jessie J. Duncan and wife, Tamatha S. Duncan by Quit Claim Deed dated October 14, 2003 and of record in Instrument Book #200310220046024 in the Register's Office for Knox County, Tennessee.

No new boundary survey was done at time of conveyance.

Parcel ID Number: 135BB006

Address/Description: 2900 Ginn Road, Knoxville, TN 37920.

Current Owner(s): Jessie J. Duncan and Tamatha S. Duncan.

Other Interested Party(ies): Precision Recovery Annlytics, Inc. as assignee of GE Money Bank/Sam's Club and Conservation Services Group.

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

Abbigail Meyer, unmarried from Michael Cloninger and Brittany Cloninger by Deed dated June 20, 2008 and of record in Instrument No. 200806240096500 in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 069MF035

Address/Description: 2704 Copeland Street, Knoxville, TN 37917.

Current Owner(s): Abbigail Meyer.

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.: 14-26136 Insertion Dates: 12-08, 12-15, 12-22-14

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; and restrictive covenants, easements or 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 Successor Trustee. Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Substitute Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

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

Jedidiah C. McKeehan The Hurley Law Firm, P.C. Successor Trustee 205 Mohican St. Knoxville, TN 37919 865 523-1414 Insertion Dates: 12-15, 12-22, 12-29-14 THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rubinlublin.com/propertylistings.php Tel: (877) 813-0992 Fax: (404) 601-5846 Ad #76329 Insertion Dates: 12-22, 12-29, 01-05-15 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.: 14-26481 Insertion Dates: 12-15, 12-22, 12-29-14

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75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Barbara Gail Easler executed a Deed of Trust to Mortgage Investors Group, Inc., Lender and Charles E. Tonkin, II, Trustee(s), which was dated August 30, 1991 and recorded on September 3, 1991 in Book 2579, Page 8, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, U.S. BANK NATIONAL AS-SOCIATION, (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 6, 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 No. NINE (9) of Knox County Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 31, O'DELL SUBDIVI-SION, as shown by map of the same of record in Map Book 15, page 79 in the Register's Office for Knox County, Tennessee, to which map specific reference is made for a more particular description, and according to the survey of Larry A. Doss, dated August 16, 1991.

BEING the same property conveyed to Grantors by Warranty Deed dated August 30, 1991, and recorded in Deed Book 2050, page 11, Register's Office for Knox County, Tennessee.

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the

performance of the covenants, terms and conditions of a Deed of Trust dated March 5, 2004, executed by CHRISTOPHER A. KINCAID AND JUNE M. KINCAID, conveying certain real property therein described to ARNOLD M. WEISS, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded March 10, 2004, at Instrument Number 200403100084223: and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA. N.A., SUC-CESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRY-WIDE HOME LOANS SERVICING, LP who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee, NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN. PLLC. as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on January 22. 2015 at 10:00 AM at the City/County Lobby of the Knox County Courthouse , located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. NINE (9) OF KNOX COUNTY, TEN-NESSEE AND BEING WITH THE 26TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 22R, RE-SUBDIVISION OF PARTS OF LOT 21 AND 22, BERT R. GILBERT SUBDIVISION, AS SHOWN OF RECORD IN PLAT CABINET C, SLIDE 161-D (FORMERLY MAP BOOK 25, PAGE 122), IN THE REGISTER'S OF-FICE FOR KNOX COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DE-SCRIPTION THEREOF, AND ACCORDING TO A SURVEY OF HINDS SURVEYING, DATED JANUARY 5, 1990. THE SOURCE OF THE ABOVE DESCRIPTION BEING THE PLAT OF RECORD IN PLAT CABINET C, SLIDE 161-D (FORMERLY MAP BOOK 25, PAGE 122), IN THE REGISTER'S OF-FICE FOR KNOX COUNTY, TENNESSEE; NO BOUNDARY SURVEY HAVING BEEN OBTAINED AT THE TIME; OF THIS CON-VEYANCE. THIS CONVEYANCE IS MADE SUBJECT TO ALL APPLICABLE RE-STRICTIONS, FASEMENTS, BUILDING SETBACK LINES AND ALL CONDITIONS AS SHOWN ON THE RECORDED PLAT. Parcel ID: 109DB-025 PROPERTY AD-DRESS: The street address of the property is believed to be 2611 SAINT JAMES AVE, KNOXVILLE, TN 37920. 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): CHRISTO-PHER A. KINCAID OTHER INTERESTED PARTIES: DISCOVER BANK ISSUER OF DISCOVER CARD JUNE M. KINCAID 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.

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 2 June 2003, executed by JAMES MITCHELL and MELISSA MITCHELL, to American Mortgage Closers, LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Accredited Home Lenders, Inc. ("AHL"), of record in the Office of the Register of Knox County, Tennessee as Instrument No. 200306240119532; said Trust Deed, debts and obligations having been assigned by AHL to Household Financial Center, Inc., by instrument of record in said Register's Office as Instrument No. 201410070019924; and Richard J. Myers having been appointed as Substitute Trustee in an instrument of record in said Register's Office as Instrument No. 201411060025708 and the owner of the debt and obligations secured by said Deed of Trust, Household Financial Center, 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, 12 JANUARY 2015, commencing at TEN O'CLOCK A.M., inside the front door of the City County Building of Knoxville, Tennessee, Main Avenue entrance nearest to the Main assembly room, sell at public outcry to the highest and best bidder for cash, the following described property in Knox County, Tennessee, to wit:

SITUATED IN THE FIFTH (5TH) DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 6, WOODED ACRES SUBDIVISION, UNIT 2, AS SHOWN BY THE MAP OF SAME OF RECORD IN MAP CABINET K, SLIDE 313 A, IN THE REGIS-TER'S OFFICE OF KNOX COUNTY, TEN-NESSEE TO WHICH SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, AND ACCORDING TO THE SURVEY OF JIM W. SULLIVAN, SURVEYOR, DATED APRIL 26, 1992

BEING THE SAME PROPERTY CON-VEYED TO JAMES ARTHUR MITCHELL AND WIFE, MELISSA J. MITCHELL, FROM MARGARET M. CLARKE, UNMAR-RIED, BY WARRANTY DEED DATED NO-VEMBER 23, 1994, OF RECORD IN INSTRUMENT NO. 199412020048185 IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **January 26, 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 JAMES W CLINE AND WILMA J CLINE, to NATIONAL TITLE SERVICES, Trustee, on September 13, 2006, as Instrument No. 200609290028035 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COM-PANY, as Trustee for SECURITIZED ASSET BACKED RECEIV-ABLES LLC TRUST 2007-NC1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-NC1

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 6TH CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, BEING ALL OF LOT NO. 161 IN LAKESHIRE SUBDIVISION, UNIT 4, AS SHOWN BY MAP OF RECORD IN MAP BOOK 63-S, PAGE 35, REGISTER'S OF-FICE OF KNOX COUNTY, TENNESSEE, SAID LOT LYING ON THE SOUTHWEST SIDE OF EASTSHIRE LANE, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS SHOWN ON SAID MAP OF RECORD AFORESAID, AND AS SHOWN BY SURVEY OF L.N. SAVAGE, ENGINEER, DATED AUGUST 5, 1977.

BEING THE SAME PROPERTY CONVEYED TO JAMES W. CLINE AND WIFE, WILMA J. CLINE BY VIRTUE OF A DEED DATED AUGUST 4, 1980 AND RECORDED IN THE AFORE-SAID REGISTER OF DEEDS` OFFICE FOR KNOX COUNTY, TENNESSEE IN DEED BOOK 1712, PAGE 391.

THIS PROPERTY IS SUBJECT TO BOOK 1585, PAGE 1046, ALL APPLICABLE CONDITIONS, COVENANTS, RESERVA-TIONS, EASEMENTS, CHARGES, LIENS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN BOOK OR PLAT IN THE KNOX COUNTY, TENNESSEE, REGISTER OF DEEDS' OFFICE.

Tax ID: 154H

Current Owner(s) of Property: JAMES W CLINE AND WILMA J CLINE

The street address of the above described property is believed to be **10008 EASTSHIRE LANE, 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 POSSES-SION.

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITH-OUT 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: IN FAVOR OF THE INTER-NAL REVENUE SERVICE AND IN FAVOUR OF TENNESSEE DEPARTMENT OF REVENUE AND JUDGMENT IN FAVOUR OF MRC RECEIVABLES CORP. AS ASSIGNEE OF PROVI-CIAN BANK AND HALLMARK CREDIT AND ASSOCIATES FI-NANCIAL SERVICES AND ALLIED CREDIT CORP

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY IN-

Parcel ID Number: 122NB020

Address/Description: **5124 Odell Drive**, **Knoxville**, **TN 37920**.

Current Owner(s): Barbara Gail Easler.

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.: 14-23602 Insertion Dates: 12-15, 12-22, 12-29-14 THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rubinlublin.com/propertylistings.php Tel: (877) 813-0992 Fax: (404) 601-5846 Ad #76277 Insertion Dates: 12-22, 12-29, 01-05-15 THE ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD, NO BOUNDARY SURVEY HAV-ING BEEN MADE AT THE TIME OF THIS CONVEYANCE.

THIS CONVEYANCE IS MADE SUBJECT TO RESTRICTIONS OF RECORD IN DEED BOOK 1938, PAGE 91, AND AMENDED IN DEED BOOK 1940, PAGE 196, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND FURTHER SUBJECT TO ALL APPLICABLE EASE-MENTS AND BUILDING SET BACK LINES.

Property address: 5 9 1 5 Slater Mill Lane, Knoxville, TN 37921

Interested Party: University Health Systems

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 Trustee119 Date: 17 December 2014 APPERSON CRUMP PLC 6070 Poplar Avenue, Sixth Floor Memphis, TN 38119-3954 (901) 756-6300 Insertion Dates: 12-22, 12-29, 01-05-15 FORMATION OBTAINED WILL BE USED FOR THAT PUR-POSE.

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.

Notice of this Substitute Trustee's Sale has been timely given to the State of Tennessee as required by T.C.A. §67-1-1433(b)(1) and said sale is subject to the right of redemption by the DEPARTMENT OF REVENUE, STATE OF TENNESSEE by reason of lien of record in the original amount of \$0.00 as Instrument No. 201209170017698 in the real property records of Knox County Register's Office, Tennessee, and subject to any accrued taxes and restrictions.

This sale is also subject to the right of redemption by the IN-TERNAL REVENUE SERVICE/DEPARTMENT OF THE TREAS-URY, pursuant to 26 U.S.C. 7425 by reason of the following tax lien(s) of record in the original amount of \$69,891.20 as Instrument No. 201007060001004 in the real property records of Knox County Register's Office, Tennessee.

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

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

MWZM File No. 13-003450-670

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: 12-22, 12-29, 01-05-15 The Knoxville FOCUS

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Legal Notices

75 FORECLOSURES

SUCCESSOR TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the payment of the debts and obligations secured to be paid by certain Deed of Trusts executed April 30, 2007 and December 17, 2008 by L. Shane Hoffmeiser and Carrie Hoffmeister, formerly, Carrie Shwalb, to Thomas R. Underwood, as Trustee, as same appears of record in the office of the Jefferson County Register of Deeds Office, Book 870, page 640; and Book 968, page 397, and the undersigned having been appointed Successor Trustee by instrument recorded in Register's Instrument No. 14007141. Book 1243. page 570 and Register's Instrument No. 14007849, Book 1247, Page 471 in the said Register's Office, and the owner of the debt secured, Knoxville Teachers Federal Credit Union, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is give notice that the undersigned will, on January 5, 2014 at 11:00 a.m., at the south door of the Jefferson County Courthouse Dandridge, 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. Six (6) of Jefferson County, Tennessee, being Lot No. 30, Unit 2, Ashley Oaks Subdivision, as shown by plat filed for record in Plat Cabinet D, Slide 181 in the Jefferson County Register of Deeds Office, to which plat specific reference is hereby made for a more particular description of said lot.

BEING the same property conveyed to L. Shane Hoffmeister and Carrie Schwalb, as tenants in common with right of survivorship, by Warranty Deed from Easter Properties, Inc., a Tennessee corporation, dated July 9, 2011, filed for record in Book 145, page 504 in the Jefferson County Register of Deeds Office.

This conveyance is made subject to applicable restrictions, building setback lines, all existing easements, and to all conditions as shown on the recorded map.

The proceeds of the sale will be applied in accordance with the terms and provisions of the above-named Deed of Trust. Said sale is being made upon the request of Knoxville Teachers Federal Credit Union, the owner and holder of the indebtedness secured by said Deed of Trust, due to the failure of the makers to comply with all provisions of the Deed of Trust. **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 September 26, 2005, executed by SUSAN DAVIS AND WILLIE JOE DAVIS, conveying certain real property therein described to MERIDIAN TITLE & ESCROW LLC, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 10, 2005, at Instrument Number 200510100032501; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S BANK NA-TIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SE-RIES 2006-BC1 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on January 8, 2015 at 10:00 AM at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. SEVEN (7) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 34TH WARD OF THE CITY OF KNOXVILLE. TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT NO. SEVEN (7), BLOCK "A" IN LUTTRELL, BLACK & WEST ADDITION, AS THE SAME APPEARS OF RECORD IN MAP BOOK 9, PAGE 118 (MAP CABINET A, SLIDE 311-C), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. SAID LOT IS MORE PARTICU-LARLY DESCRIBED AS FOLLOWS: BEGINNING ON AN IRON PIN IN THE SOUTHWESTERN RIGHT OF WAY LINE OF LUT-TRELL AVENUE; SAID IRON PIN MARKING A COMMON COR-NER OF LOTS 7 AND 8, AND BEING LOCATED 160.0 FEET IN A NORTHWESTERLY DIRECTION FROM THE POINT OF INTER-SECTION OF SAID LINE OF LUTTRELL AVENUE WITH THE CEN-TER LINE OF FORESTAL DRIVE. THENCE FROM THE POINT OF BEGINNING, LEAVING SAID AVENUE AND WITH THE LINE OF LOT 8 AND LOT 9, AND A FENCE, SOUTH 49 DEGREES 50 MIN-UTES WEST, 139.10 FEET TO AN IRON PIN MARKING A COM-MON COMER OF LOTS 7 AND 9 AND PROPERTY OF Z. H. RODGERS (REFERENCE: DEED BOOK 540, PAGE 490). THENCE WITH THE LINE OF RODGERS AND A FENCE, NORTH 40 DE-GREES 25 MINUTES WEST, 60.58 FEET TO AN IRON PIN MARK-ING A COMMON CORNER OF LOTS 6 AND 7 . THENCE WITH THE LINE OF LOT 6, NORTH 47 DEGREES 15 MINUTES EAST, 139.12 FEET TO AN IRON PIN IN THE SOUTHWESTERN RIGHT OF WAY LINE OF LUTTRELL AVENUE. THENCE WITH SAID RIGHT OF WAY LINE, SOUTH 40 DEGREES 30 MINUTES EAST, 66.0 FEET TO THE POINT OF BEGINNING. SAID PROPERTY IS IMPROVED WITH A DWELLING HOUSE. REFERENCE IS HERE MADE TO PLAT OF SURVEY BY ROBERT H. WADDELL, RLS, DATED JULY 28,1986, DRAWING NO. S-14, 970. THIS PROP-ERTY IS SUBJECT TO ALL APPLICABLE EASEMENTS, PERMIS-SIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN THE KNOX COUNTY REGISTER OF DEEDS' OFFICE. ALSO CONVEYED ARE ALL RIGHTS IN AND TO ANY AND ALL APPLI-CABLE EASEMENTS AND PERMISSIVE USE AGREEMENTS OF RECORD AT THE REGISTER OF DEEDS OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 058LE012 PROPERTY AD-DRESS: The street address of the property is believed to be 4815 SMITHWOOD RD, 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): SUSAN DAVIS AND WILLIE JOE DAVIS OTHER IN-TERESTED PARTIES: Fan Distributing, LLC as assignee of Direct Merchants Bank The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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 November 27, 1998, executed by JOHN C. BEELER AND LINDA C. BEELER, conveying certain real property therein described to GREGORY C. D'ARCO AND JOHN J. CANTO, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded December 16, 1998, in Deed Book 3513, Page 1001; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Bank of America, N.A., S/B/M to BA Mortgage who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on January 8, 2015 at 10:00 AM at the City/County Lobby of the Knox County Courthouse , located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. SEVEN (7) OF KNOX COUNTY, TEN-NESSEE, WITHIN THE 32ND WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 21, MARTIN SUBDIVISION, AS SHOWN BY MAP OF THE SAME OF RECORD IN MAP BOOK 21, PAGE 134, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, AND BEING MORE FULLY BOUNDED AND DESCRIBED ACCORDING TO THE SURVEY OF HOWARD T. DAWSON, SURVEYOR, DATED OCTO-BER 28, 1991 AND BEARING DRAWING NO. 90-874, AS FOLLOWS, TO WIT: BEGIN-NING AT AN IRON PIN IN THE NORTHWEST RIGHT-OF-WAY OF SPARROW DRIVE, COMMON CORNER TO LOT 20, SAID IRON PIN BEING LOCATED IN A NORTHEAST-ERLY DIRECTION 104.0 FEET, MORE OR LESS, FROM THE POINT OF INTERSECTION OF THE NORTHWEST RIGHT-OF-WAY OF SPARROW DRIVE AND THE NORTHEAST RIGHT-OF-WAY OF AULT ROAD; THENCE FROM SAID POINT OF BEGINNING AND RUNNING WITH THE NORTHWEST RIGHT-OF-WAY OF SPARROW DRIVE, SOUTH 60 DEGREES 34 MINUTES WEST, 63.89 FEET TO AN IRON PIN; THENCE ALONG A CURVE TO THE RIGHT HAVING A CHORD CALL OF NORTH 80 DEGREES 41 MINUTES 51 SEC-ONDS WEST, A CHORD DISTANCE OF 62.57 FEET TO AN IRON PIN IN THE NORTH-EAST RIGHT-OF-WAY OF AULT ROAD; THENCE WITH SAID RIGHT-OF-WAY, NORTH 41 DEGREES 57 MINUTES 43 SECONDS WEST, 137.11 FEET TO AN IRON PIN, COR-NER TO PROPERTY OF GOSPEL HALL NORTH EAST, INC.; THENCE WITH THE LINE OF GOSPEL HALLS, NORTH 58 DEGREES 57 MINUTES EAST, 142.50 FEET TO AN IRON PIN, CORNER TO LOT 20; THENCE WITH THE LINE OF LOT 20, SOUTH 29 DE-GREES 26 MINUTES EAST, 177.02 FEET TO AN IRON PIN, THE POINT OF BEGINNING. Parcel ID: 070DE-027 PROPERTY ADDRESS: The street address of the property is believed to be 4301 SPARROW DRIVE, KNOXVILLE, TN 37914. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): THE ESTATE AND/OR HEIRS-AT-LAW OF JOHN C. BEELER OTHER INTERESTED PARTIES: CAPITAL ONE BANK, HUDSON & KEYSE, LLC ASSIGNEE OF FIRST NATIONAL BANK, UNIFUND CCR PARTNERS, WORLDWIDE ASSET PURCHASING II, LLC The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restric-

Other parties interested as defined by Tennessee statutes and to whom the Successor Trustee has given notice of the sale include the following: L. Shane Hoffmeister, Carrie Hoffmeister, formerly Carrie Schwalb, St. Mary's Jefferson City-SP, Jefferson County.

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

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

Jedidiah C. McKeehan The Hurley Law Firm, P.C. Successor Trustee 205 Mohican St. Knoxville, TN 37919 865 523-1414 Insertion Dates: 12-15, 12-22, 12-29-14 THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

> Rubin Lublin TN PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rubinlublin.com/property-listings.php Tel: (877) 813-0992 Fax: (404) 601-5846 Ad #75692 Insertion Dates: 12-15, 12-22, 12-29-14

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

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

> Rubin Lublin TN PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rubinlublin.com/property-listings.php Tel: (877) 813-0992 Fax: (404) 601-5846 Ad #75914

Insertion Dates: 12-08, 12-15, 12-22-14



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75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

75 FORECLOSURES

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated September 19, 2003, executed by RAYMOND FRANK PIERCE AND CARMEN PIERCE . conveying certain real property therein described to CHARLE E. TONKIN, II, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 8, 2003, at Instrument Number 200310080041532; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on January 8, 2015 at 10:00 AM at the City/County Lobby of the Knox County Courthouse , located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County. Tennessee, to wit: SITUATED IN DISTRICT NUMBER SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE COR-PORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 32, OF THE THOMPSONS PLACE SUBDIVISION, AS THE SAME APPEARS OF RECORD IN MAP CABINET O, SLIDE 308C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DE-SCRIPTION. THE ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD. NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF THIS CONVEYANCE. Parcel ID: 118FD-032 PROPERTY ADDRESS: The street address of the property is believed to be 1011 JANES MEADOW ROAD. KNOXVILLE, TN 37932. 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): RAYMOND FRANK PIERCE AND CARMEN PIERCE OTHER INTERESTED PARTIES: AM-SOUTH BANK, REGIONS BANK 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.

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

performance of the covenants, terms and conditions of a Deed of Trust dated De-2014, at Instrument FIVE (5) OF KNOX COUNTY, TENNESSEE, D (MAP BOOK 4, PAGE 106), IN THE REG-

cember 30, 2013, executed by LESLIE TURNER, conveying certain real property therein described to TITLE SPECIALISTS. INC, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 2, Number 201401020040048; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to First Guaranty Mortgage Corporation who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on January 22, 2015 at 10:00 AM at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County. Tennessee, to wit: SITUATED IN DISTRICT WITHIN THE 23RD WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 267, BLOCK 18, WEST LONSDALE, AS SHOWN BY MAP OF RECORD IN MAP CABINET A, SLIDE 121-ISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. DE-SCRIPTION CONTAINED HEREIN WAS TAKEN FROM A PRIOR DEED AND WITH-OUT BENEFIT OF AN UPDATED SURVEY. PREPARER MAKES NO REPRESENTA-TION AS TO THE ACCURACY OF SAID DESCRIPTION. Parcel ID: 093EE-007 **PROPERTY ADDRESS: The street address** of the property is believed to be 2613 WA-VERLY ST, 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): LESLIE TURNER 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 pur-

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 27, 2000, executed by LONA C. FORD AND ROY FORD, conveying certain real property therein described to Robbie L. McLean, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded November 2, 2000, at Instrument Number 200011020031114; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to The Bank Of New York Mel-Ion, f/k/a The Bank of New York, As Trustee For The Holders of The EQCC Asset Backed Certificates, Series 2001-1F who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THERE-FORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on January 22, 2015 at 10:00 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: NO. 6 (FORMERLY 9TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY KNOXVILLE, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE NORTH LINE OF JENKINS ROAD CORNER TO RAMSEY, SAID POINT BEING DISTANT 505.15 FEET, MORE OR LESS, WESTERLY FROM THE CENTER LINE OF JOE HINTON ROAD; THENCE FROM SAID BEGINNING POINT WITH THE LINE OF JENKINS ROAD, NORTH 74 DEGREES 52 MINUTES WEST 228.85 FEET TO AN IRON PIN CORNER TO FORD; THENCE WITH FORD, NORTH 0 DEGREES 50 MINUTES WEST, 179.41 FEET TO AN IRON PIN CORNER TO FORD; THENCE CONTINUING WITH FORD, SOUTH 85 DE-GREES 25 MINUTES EAST, 211.39 FEET TO AN IRON PIN IN THE RAMSEY LINE; THENCE WITH RAMSEY AND ALONG A FENCE LINE, SOUTH 3 DEGREES 13 MINUTES EAST 222.6 FEET TO THE PLACE OF BEGINNING; ACCORDING TO THE SURVEY OF MARSHALL H. MONROE, SURVEYOR, DATED 25 JULY 1980. Parcel ID: 105 14701 PROPERTY ADDRESS:

Legal Notices WHEREAS, default has occurred in the

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALELE

Default having been made in the terms, conditions and payment of the debts and obligations secured by a certain Deed of Trust dated 23 March 2007, executed by JASON B. LEFFEW and DONNA L. LEF-FEW, to Kyle M. Walters as Trustee for Beneficial Tennessee, Inc., of record in the Office of the Register of Knox County, Tennessee, as Instrument No. 200703290079105; and, Richard J. Myers having been appointed as Substitute Trustee in an instrument of record in said Register's Office as Instrument No. 201410220022554, 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 TUESDAY, 6 JANUARY 2015, 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:

A CERTAIN TRACT OR PARCEL OF LAND IN KNOX COUNTY, STATE OF TEN-NESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

SITUATED IN DISTRICT NO. FIVE (5) OF KNOX COUNTY, TENNESSEE WITHIN THE 44TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 50 AND PART OF LOT 49, BLOCK D, HIDDEN HILLS SUBDIVISION, UNIT 7 AS SHOWN BY MAP OF THE SAME RECORD IN PLAT CABINET E, SLIDE 100-A (FORMERLY MAP BOOK 57-S, PAGE 31, REGISTERS OFFICE KNOX COUNTY, TENNESSEE) TO WHICH PLAT REFER-ENCE IS HERE MADE FOR A FURTHER DESCRIPTION AS SHOWN BY SURVEY OF HINDS & PATTERSON SURVEYING CO. DATED APRIL 8, 1997 BEARING JOB NO. 970425.

BEING THE SAME PROPERTY CON-VEYED FROM GARY MOSS, UNMARRIED TO JASON B. LEFFEW, MARRIED BY DEED RECORDED 4/17/97, IN BOOK 2246, AT PAGE 668, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE. TAX MAP OR PARCEL ID NO.: 92GG/29 Property address: 6505 Rock Bridge

Lane, Knoxville, TN 37921

Interested Parties: Dream House Mortgage Corporation; ; JP Morgan Chase Bank

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: 5 December 2014 APPERSON CRUMP PLC 6070 Poplar Avenue, Sixth Floor Memphis, TN 38119-3954 (901) 756-6300 Insertion Dates: 12-15, 12-22, 12-29-14

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

pose.

Rubin Lublin TN PLLC. Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rubinlublin.com/propertylistings.php Tel: (877) 813-0992 Fax: (404) 601-5846 Ad #76009 Insertion Dates: 12-22, 12-29, 01-05-15

JENKINS ROAD, KNOXVILLE, TN 37931. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): LONA C. FORD AND ROY FORD OTHER INTERESTED PARTIES: FORD MOTOR CREDIT COMPANY The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including

The street address of the property is believed to be 7327

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fitness for a particular use or purpose.

Rubin Lublin TN PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rubinlublin.com/property-listings.php Tel: (877) 813-0992 Fax: (404) 601-5846 Ad #76262 Insertion Dates: 12-22, 12-29, 01-05-15

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

Rubin Lublin TN PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rubinlublin.com/propertylistings.php Tel: (877) 813-0992 Fax: (404) 601-5846 Ad #75956 Insertion Dates: 12-08, 12-15, 12-22-14 Classified CALL (865) 686-9970 TO PLACE YOUR AD



75 FORECLOSURES

SUCCESSOR TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed May 14, 2010 by Jeffrey Gencay and wife, Ruth P Gencay to Thomas R. Underwood, as Trustees, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 201005250073379, and the undersigned having been appointed Successor Trustee by instrument recorded Register's Instrument No. in 201410300024278, in the said Register's Office, and the owner of the debt secured, Knoxville Teachers Federal Credit Union. having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is give notice that the undersigned will, on Jan 5, 2014 at 9:00 a.m., at the City County Building, 400 Main Street, Knoxville, TN 37902, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

SITUATED IN District Number Six (6) of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, being known and designated as all of Lot Number Twelve (12), Block "C" of the Heather Heights Subdivision, as the same appears of record in Plat Cabinet D, Slide 143-A (formerly Map Book 37-S, page 31) in the Knox County Register of Deeds Office, to which plat specific reference is hereby made for a more particular description of said lot.

BEING the same property conveyed to Jeffrey Gencay and wife, Ruth Gencay, by Warranty Deed from Amanda Nies Chesney and Kevin M. Nies, sole and only heirs of at law of Thomas D. Nies, one and the same as Thomas Dale Nies, deceased, dated May 14, 2010, filed for record as Instrument No. 201005250073378 in the Knox County Register of Deeds Office.

This conveyance is made subject to applicable restrictions, building setback lines, all existing easements, and to all conditions as shown on the recorded map.

The proceeds of the sale will be applied in accordance with the terms and provisions of the above-named Deed of Trust. Said sale is being made upon the request of Knoxville Teachers Federal Credit Union, the owner and holder of the indebt**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 MARCH 25, 2005, executed by FRANK PIERCE, A/K/A FRANK RAY-MOND PIERCE, A/K/A RAYMOND FRANK PIERCE, AND CARMEN PIERCE, HUSBAND AND WIFE, to FMLS, INC., Trustee, of record in INSTRUMENT NO. 200504210083806, AS MODIFIED TO INCREASE THE INDEBTEDNESS TO \$100,000.00, OF RECORD IN INSTRUMENT NO. 200709190024520, for the benefit of AMSOUTH BANK, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described, the entire indebtedness having been declared due and payable by RE-GIONS BANK AS SUCCESSOR BY MERGER TO AMSOUTH BANK, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/ JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on WEDNESDAY, JANUARY 7, 2015 AT 11:00 A.M. (LOCAL TIME), AT THE NORTHERN MOST ENTRANCE FROM MAIN AV-ENUE NEAR THE MAIN ASSEMBLY ROOM ON LEVEL "M" OF THE CITY-COUNTY BUILDING AT 400 MAIN AVENUE IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

A CERTAIN TRACT OR PARCEL OF LAND SITUATE IN KNOX COUNTY, STATE OF TEN-NESSEE, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

SITUATE IN DISTRICT NUMBER SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AS LOT 32, OF THE THOMPSONS PLACE SUBDIVISION AS THE SAME APPEARS OF RECORD IN MAP CABINET O, SLIDE 308C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

SUBJECT TO FIRST DEED OF TRUST OF RECORD IN INSTRUMENT NO. 200310080041532, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO RAYMOND FRANK PIERCE, BY WAR-RANTY DEED DATED APRIL 8, 1999 OF RECORD IN WARRANTY BOOK 2322, PAGE 348, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

SEE ALSO CORRECTION WARRANTY DEED, WHICH CORRECTS THE LEGAL DE-SCRIPTION, OF RECORD IN INSTRUMENT NO. 200009140018679, IN THE REGIS-TER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 1011 JANES MEADOW RD, KNOXVILLE, TENNESSEE 37932.

PARCEL ID: 118FD032

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 CON-CERNING 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 EN-CUMBRANCES LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRI-ORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED, INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FIL-ING. IF THE U.S. DEPARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TEN-NESSEE 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 REQUIRE-

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Brennan Lucas McMurray

IN RE: Catherine Barwick vs Brennan Lucas McMurray

NO. 178958-1

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Brennan Lucas McMurray, a nonresident 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 Brennan Lucas McMurray, it is ordered that said defendant Brennan Lucas McMurray file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Ruth T. Ellis an, Attorney whose address is 550 Main Street Suite 750, Knoxville, TN 37902 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor John Weaver at the Knox County Chancery Court, Division 1, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 20th day of November, 2014.

s/s <u>Howard G. Hogan</u> HOWARD G. HOGAN Clerk and Master

PUBLISH: 12/08/14, 12/15/14, 12/22/14 AND 12/29/2014

85 MISC. NOTICES

PUBLIC AUCTION

The owners and/or lien holders of the following vehicle are hereby notified of their rights to pay all charges and reclaim said vehicle being held at said storage facility Failure to reclaim said vehicle by 12-29-14 will result indisposal at auction on 12-30-14 @ 11:00am

95 Buick Regal Vin # 2G4WB52L8S1426448

> Advanced Auto Recovery LLC 200 East Inskip Drive Knox, TN (865) 377-3825

Publish Date:12/15 & 12/22/14

85 MISC. NOTICES

NOTICE OF LIEN SALES

Is holding a lien sale of all goods stored in units: #A0014 Michelle Phillips; #B0066 Pamela Hurst; #B0082 Jason Delaney; #D0237 Rick Baird; #E0252 Ruth Carroll. Lien/abandonded & 60 days or more past due.

Date: 01/10/15 Time: 1:00P.M.

This sale is to satisfy the owner's lien against the delinquency of tenants. Highest bidder must have sufficient means of transporting goods. Acceptable method of payment: Cash or C.C. Sale is subject to termination prior to sale date, please call 865-690-

edness secured by said Deed of Trust, due to the failure of the makers to comply with all provisions of the Deed of Trust.

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

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; and restrictive covenants, easements or 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 Successor Trustee. Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Substitute Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

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

Jedidiah C. McKeehan The Hurley Law Firm, P.C. Successor Trustee 205 Mohican St. Knoxville, TN 37919 865 523-1414 Insertion Dates: 12-15, 12-22, 12-29-14 MENTS 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 ANNOUNCE-MENT 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 PUR-CHASE 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 RE-CEIVED IN EXCESS OF THE WINNING BID WILL BE REFUNDED TO THE SUCCESSFUL PURCHASER AT THE TIME THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: BANK OF AMERICA, N.A.; CARMEN PIERCE

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

This day, December 4, 2014. This is improved property known as 1011 JANES MEADOW RD, KNOXVILLE, TENNESSEE 37932

J. PHILLIP JONES, Substitute Trustee s/s: <u>J. PHILLIP JONES</u>, SUBSTITUTE TRUSTEE 1800 HAYES STREET NASHVILLE, TN 37203 (615) 254-4430 *www.phillipjoneslaw.com* Publish:12/08/14, 12/15/14 and 12/22/14



7773 to verify continuance of sale.

Central Karns Storage 7440 Oak Ridge Hwy. Knoxville, TN 37931

Publish Date: 12/22/14

85 MISC. NOTICES

NOTICE OF PUBLIC AUCTION

In compliance with TCA 66-14-102 thru 66-14-106 the following cars will be sold on **January 5, 2015 @ 2:00 PM** @ Cedar Bluff Towing, Inc. 623 Simmons Road Knoxville, TN if total bill is not paid by date of sale.

2010 Utility Trailer VIN#1UYVS2536AP097035

Publish Date: 12/22/2014

85 MISC. NOTICES

PUBLIC AUCTION

The owners and lien holders of vehicles listed below are hereby notified of their right to pay in full all charges and claim their vehicles being held at All In One Automotive & Transmission 1925 Callahan Dr, Knoxville, TN 37912. Failure to claim said vehicles will be deemed as waiver to all rights, title, and consent to dispose of said vehicles at Public Auction on **January 5, 2015 at 8:00am** at the above foresaid location to satisfy debt: 2000 Chevy S10 VIN# 1GCCS1959YK205344 Publish: 12/22/14