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December 8, 2014

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## Seymour holding 21st Annual Christmas Parade

The Seymour Area Chamber of Commerce is proud to host the 21st Annual Seymour Community Christmas Parade on Saturday, December 13, 2014, at 3:00 p.m. This year's parade theme is "Home for the Holidays," a wonderful tribute to welcome our loved ones home this holiday season. The Chamber is excited to welcome our own local talent, Phil



Williams, of NewsTalk Radio 98.7, as this year's Grand Marshal. The parade will take its usual path along Chapman Highway, starting at Valley Grove Baptist Church and ending in the Kroger parking lot at Macon Crossing. Entrant judging will be along the parade's path at one of the Chamber's newer member's location, Colonial Loan Association. The judging categories will be First, Second, and Third Place, Honorable Mention, Crowd Pleaser, and Best Dressed Fire Truck.

Those interested in participating in this year's parade can either go to the Chamber's website, www.seymourtn.org, or one of these Chamber Member businesses: Colonial Loan Association, Computer Depot, Highland South Funeral Home, Network Technologies, Sevier County Bank, TNConnect Credit Union, or TVA Credit Union. Registration is \$20 prior to Noon on December 12, \$25 thereafter. Registration after Noon on the 12th will be exempt from judging. Winners will be invited to a subsequent Chamber event (date to be determined) where they will be presented with their winning trophies.

"We are so excited to be hosting the Seymour Community Christmas Parade

for the second year. We expect to see over a hundred entrants again this year, ranging from animals, classic cars, and tractors, to floats that are decorated with this year's theme!" said Linda Karam, President, Seymour Area Chamber of Commerce.

"We are thankful to continue providing the proceeds of the parade to families in need in the Seymour area," Karam added.

If you have additional questions regarding the parade or are interested in being more involved in the Chamber, please contact the Seymour Area Chamber of Commerce at: info@seymourtn.org or by visiting its website: www.SeymourTN.org.

## Magnolia Pharmacy closing

By Mike Steely  
steelym@knoxfocus.com

Despite attempts to stay open, the Walgreens Pharmacy at the corner of Magnolia Avenue and North Chestnut Street is closing December 31, leaving the neighborhood with the closest Walgreens store two miles away at Broadway and Asheville Highway. The closing of businesses along Magnolia puts a burden on residents there and the loss of any business, especially a pharmacy, adds an additional hardship.

East Knoxville resident Michael Covington told The Focus Tuesday that he understands Walgreens' reasons. "From the research I've done, it's a decision they almost had to make," he said, referring to financial loss and the corporation's business model.

"But it's inconvenient and leaves a void," he added.

Covington has arranged a meeting of concerned East Knoxville residents for today, December 8, at 1 p.m. at the Burlington Public Library. He said December is a difficult time to plan a community meeting but given that the pharmacy is closing, "time is of the essence."

Covington said he's invited city and county officials there. Even though a commission work session will be happening at the same time, he said one commissioner has promised to call into the meeting.

CVS and Kroger are in the area and Covington said the neighborhood is working with the city bus system to arrange a pick up on the north side of Asheville Highway (Magnolia Avenue) for residents who want to take a bus to the other Walgreens.

Covington also said that the meeting might explore ways of attracting a new business to occupy the Walgreens building. The closing Walgreens is

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## SOUNDS OF THE SEASON



The Central High School Choral Department's Bobcat Company (above) performed at the Tennessee Theatre's Mighty Musical Monday on Monday, December 1. The Central High School Choral Department will be having their annual Christmas Production "Sounds of the Season/ Christmas Time is Here" this Thursday at 7 p.m. at the CHS Auditorium.

## Christmas Sounds at Central High School

By Mike Steely  
steelym@knoxfocus.com

Christmas is in the air and what better way to get in the mood than hearing a great presentation of traditional and Christian holiday songs?

The Central High School Choral Department will present "Sounds of the Season/Christmas Time is Here" this Thursday evening at the high school's auditorium. Beckye Thomas leads the three (yes, three) choral groups that will be performing and the event starts at 7 p.m. Admission is \$8 for adults and \$6 for students and seniors.

If you missed Central's fantastic show last week on Mighty Musical Monday at the Tennessee Theater, then the Thursday

offering is a must to boost that Yule spirit! You can buy tickets at the door or go to www.Seatyourself.com.

Thomas told The Focus that the "Bobcat Company" will be presenting a choreographed show after intermission.

The three choirs include the Bell Canto/Bobcat Company, the Concert Choir and the Select Choraliers. The latter is the advanced choir and the Concert Choir is the beginning level choir. The choirs have consistently received superior ratings over the past 28 years and have performed at Carnegie Hall, been featured as honor choirs in All State Conferences and performed around the nation.

The Bobcat Company has opened for the NYC Radio City Rockettes at the Grand Ole

Opry on several occasions. The advanced Choirs have performed sacred music at churches around the nation and even in London, England.

"Our department has been the recipients of three grants by the Tennessee Arts commission and the National Endowment for the Arts," Thomas said, "These grants featured our choirs with guest artists in-residence in concerts of the great opera choruses, the Music of Richard Rogers and George Gershwin.

The combined talents of the Bobcat Company and the Select Choraliers will join forces again to produce the musical "42nd Street" this school year.

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## Focus on the Law

# Social Security: Compassionate Allowances

Social Security disability benefits are only for individuals that are totally disabled. Partial disability or short-term disability is not covered. Disability under Social Security requires that a person be unable to do the work that they did prior to their disability; the person must be unable to adjust to do other work because of their medical condition or conditions; AND the person's disability must have lasted or be expected to last for at least one year or result in death.

Even if the person's disability is expected to last for at least a year, there is



By Sharon Frankenberg, Attorney at Law

a minimum five month waiting period before he or she can collect benefits.

This five month period must be full calendar months of continuous disability. Any disability benefits paid will deduct this five month waiting period from the total back pay benefits approved. Due to the length of time it takes to process and approve disability claims, it is advisable for individuals to go ahead and file a claim for disability if they know that their disability will be long term or permanent. The five month waiting period will most likely pass during

the time the claim is being processed.

Many disability claims take months or even years to be approved. Sometimes this is due to the time it takes to locate and obtain medical records. Other times it is due to the need for additional examinations or for experts to review the records.

Often times it is just due to the huge volume of claims being processed. As a way to speed up this long process, Social Security has developed a list of conditions that will be quickly approved when properly documented. These conditions are referred to as Compassionate Allowances (CAL). The CAL list includes medical conditions that are so severe that individuals

with these conditions obviously meet Social Security's definition of disability.

This list of Compassionate Allowances conditions was developed as a result of information received from a variety of sources. Comments from the public, comments from advocacy groups, research with the National Institutes of Health, counsel from medical and scientific experts and comments from the Social Security and Disability Determination Service all influenced the selection of the conditions included on the list.

New conditions may be added on an annual basis. Examples of these conditions include the following: Acute Leukemia, Aplastic Anemia, Congenital

Lymphedema, Early-Onset Alzheimer's Disease, Esophageal Cancer, Liver Cancer, Malignant Multiple Sclerosis, Mitral Valve Atresia, Pancreatic Cancer, Pleural Mesothelioma, Pulmonary Kaposi Sarcoma, ALS/Parkinsonism Dementia Complex and Thyroid Cancer. The full list may be found at <http://www.ssa.gov/compassionateallowances/conditions.htm>.

An individual with one of the CAL listed conditions applying for Social Security disability should clearly indicate on his or her application that he or she has a CAL condition. Submitting good medical records such as a biopsy report for proof of a particular cancer will help the claim be processed faster. A person

filing with a CAL condition will not be notified that his or her claim is being fast-tracked not will having a CAL condition increase the dollar amount of the benefits awarded.

The hope is that under this new system, the decision to approve the claim might be received in weeks instead of years.

Sharon Frankenberg is an experienced attorney licensed in Tennessee since 1988. She represents Social Security disability claimants and represents creditors in bankruptcy proceedings. She is a sole practitioner who handles foreclosures, landlord-tenant, probate, collections and general civil matters. Her office number in Knoxville is (865)539-2100.

## County Commission

# Meeting Times, Bio-Waste, Marina slip

By Mike Steely  
steelym@knoxfocus.com

When the Knox County Commission meets in its work session today at 2 p.m., much of the discussion will probably center on the idea of shifting the regular meeting to 5 p.m. with the thought that more of the public, especially teachers and people who work during the day, would attend the meetings. A later meeting time has been tried before and abandoned due to poor turnout and because the meetings occasionally went on until late in the evening.

The idea is to move the Beer Board meetings from 1 p.m. to

4 p.m., the regular Commission meetings would be held at 5 p.m. and the zoning meetings would begin immediately after the regular session or at 7 p.m. Should the regular meeting not be over at 7 p.m. the meeting would be paused and the zoning held with the regular meeting following the zoning.

But there's opposition on the commission and if it comes to a motion the vote would probably be split.

Commissioners Dave Wright and Mike Brown, members of the Audit Committee, have placed language on the agenda to alter the Internal Auditor's authority.

The matter will probably see much discussion and disagreement as the auditor looks into financial matters of the county school system.

The commission will also look at approving \$84,000 for a 10-year boat slip agreement with Volunteer Landing Marina for the Knox County Sheriff's Office in an agenda item postponed from November.

The Cumberland Avenue Redevelopment and Urban Renewal Plan, an idea to apply for federal funding, has apparently been withdrawn from the agenda after being postponed since September. Other items on the agenda

that might be postponed include a discussion about hiring a lobbyist in Nashville. Commissioner Amy Broyles added the item which has been put off until Broyles recovers her health.

The commission will also discuss a contract agreement with Stericycle, Inc. for biohazard waste collection and disposal services at the new Knox County Regional Forensic Center.

The Board of Public Library Directors may become the "Library Advisory Board" if the work session passes it on to the regular meeting. The city code would need to be amended to change the name of the board

and be in accordance with the state codes.

Chairman Brad Anders and commissioners Wright and Broyles are anticipated to make suggestions on appointing members from their districts to the County Library Advisory Board and the commission is being asked to approve a contract with the school's maintenance and operation department with Alliance to Save Energy to provide energy education and training at about \$50,000 each year.

## Magnolia Pharmacy closing

Cont. from page 1

at 2514 Magnolia. The closest CVS stores are at 2800 North Broadway and 4325 Asheville Highway. The closest Walgreen is at 4423 Asheville Highway.

Covington said that Walgreens has offered free delivery

of prescriptions to the neighborhood customers and the added bus stop could help.

The store closing comes at a time the city is beginning plans to revitalize Magnolia Avenue and seem premature by some community residents.

# Your Neighborhood ideas wanted

By Mike Steely  
steelym@knoxfocus.com

If you'd like some input in Knoxville's future over the next five years you have only until Monday, Dec. 15th to take part in a current Community Needs Survey.

The online survey can be found at [www.surveymonkey.com/s/knoxville](http://www.surveymonkey.com/s/knoxville) plan and, when the Five Year Plan is adopted by the city, it will determine priority areas and strategies for used of funds from several federal agencies.

Monies from the Department of Housing and Urban Development, Community Development Block Grant, Home Investment Partnership and Emergency Solutions Grants would be utilized to fund projects selected by the city.

Planning happens every five years and involves a lot of community participation, so the city is looking for ideas and asking citizens to set high and low priorities for funding and to define target areas.

Linda Rust of the City of Knoxville Community

Development is coordinating the program and you can reach her at 215-2120 or email her at [lrust@cityofknoxville.org](mailto:lrust@cityofknoxville.org).

The survey and the 5 year plan would help the city decide what housing, services and community projects should be performed in the different neighborhoods.

The survey is a multiple-choice selection that includes questions like "What would you change about your neighborhood?" What kinds of services to the people in your

neighborhood need?" What would make your neighborhood's housing better?" "What is needed the most?" and questions about your home, do you receive rental assistance, do you have a fair housing complaint, your household income and people with a disability living in your home.

You can also download the survey, complete it, and mail it to the City of Knoxville, Community Development Division, PO Box 1631, Knoxville, Tn. 37901.

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

Office, Classifieds ..... Rose King  
[staff@knoxfocus.com](mailto:staff@knoxfocus.com)  
Dan Andrews ..... [andrewsd@knoxfocus.com](mailto:andrewsd@knoxfocus.com)  
Mike Steely ..... [steelym@knoxfocus.com](mailto:steelym@knoxfocus.com)  
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Pam Poe ..... [phpoe2000@yahoo.com](mailto:phpoe2000@yahoo.com)  
Bill Wright ..... [wrightb@knoxfocus.com](mailto:wrightb@knoxfocus.com)  
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# Lynne Fugate Loses It at School Board Public Forum

Last Wednesday's Board of Education meeting was, for the most part, a somber and subdued affair, but things got lively quickly immediately following Public Forum.



By Sally Absher  
sallyabsher@knoxfocus.com

I hear teachers talk about testing, I get that. "But there's a flip side to that. The old way didn't work for my child. The teacher might have known he wasn't able to read, but nobody else did. She

Former board Chair Lynne Fugate took the floor to address some of the things said in public forum. It quickly becomes obvious she can't stand applause during a meeting, which seems to be in direct conflict with board policy BK (Civility Code), which includes the statement, "It is not the intent of the Board to deprive any person of his or her right to freedom of expression."

Here is the entire transcript of her speech (<http://youtu.be/TYgjZmAzUeY>):

"To the Special Education parents, we hear you. I talked to Dr. McIntyre - I would like for the board to have a mid-month workshop on exactly what are the Special Ed laws, exactly what's going on..." A round of applause broke out from the audience.

She responded, "Please don't do that. Please don't DO that!" Someone in the audience replied "We have to." Fugate said "No Please DON'T!" The voice in the audience said "It's the first time we've been heard." Fugate said "No, it is NOT the first time you've been heard. Please let me respond!"

She continued, "This board has been attacked for over a year as if they don't give a darn and they don't care. We have been insulted from the floor meeting after meeting after meeting. And when I was chair of the board I took it. I'm not going to take it anymore. If you want respect, give some. Don't patronize and talk down to us like we are idiots when you are trying to make your point."

"Please don't speak to me the way you would not want your students to speak to you. We have gone through hell in this community, last year, and yesterday was unspeakable. And to come in here today, and be insulted, and spoken to as though we are hardhearted people, that don't care, just isn't fair and it's not helpful.

"We are your representatives. We are trying to do the right thing for this community. We have laws that we have to adhere to. We are responsible for educating every child, and contrary to what you think, we are trying. Is it perfect? No. But we are trying. And I...when

kept that to herself, there were no assessments, no one in the school knew it, and until he got to second grade, I didn't know it.

"So there are two sides to every issue. Let's just try to work it out, and quit this... adversarial relationship. We are all here because we are trying to do the right thing for students and families of this community. I didn't run for any other reason. You can disagree with me but please don't insult me and assume I am a bitch. Thank you."

What brought on this highly emotionally charged tirade? You know things are upside down when a crowd tries to express gratitude, and is met with this kind of vitriol - from the very person they are thanking.

It started when the first three speakers voiced concerns about Special Education in Knox County. Stephanie Anderson, Kim Kredich, and a group of parents of children enrolled at Amherst Preschool each begged the Board to help them with concerns that are long-standing.

Both Anderson and Kredich have spoken to the board before. They are moms of children with autism, and they have spent untold hours in IEP (individualized education program) meetings and fought continual battles for full inclusion for their children. Excellence for every child, you know.

Anderson voiced concern about "Knox County's Special Education Department not being able to follow the IDEA laws, the ADA laws, and not come to a satisfactory agreement with my son's IEP for an appropriate, beneficial, meaningful education, which he has a right to."

She said, "I have filed administrative complaints - two now, one is under investigation. I have filed an ADA civil rights discrimination complaint against Knox County Schools... I want my child to have the same access to core, grade level curriculum that any other child in this community has. It's called equal access. Please, someone, help."

Kredich informed the board, "Knox County is the only school district in the



PHOTO BY DAN ANDREWS.

School board member Lynn Fugate speaks at last Wednesday's meeting.

state that does not meet ANY of the state targets for the five Office of Special Education Programs Annual Performance Report education environments in terms of placement, setting, least restrictive environment, and inclusion measures (Indicators 5a, 5b, 5c, 6a, and 6b). We did it - we are the big goose egg - we are the WORST at inclusion!"

April Roga spoke for several families with non-verbal children attending a special education class at Amherst Preschool. They have issues with a teacher who was under investigation both by the KCS and Department of Children's Services because of allegations of inappropriate contact with a student at Amherst Elementary. That teacher has been returned to the classroom.

She asked, "Why are teachers under this kind of scrutiny allowed to return to teach children whose special needs include limited communication?"

She said, "Our principal and vice principal are a great team and extremely supportive of our efforts to get our kids back to a safe environment. We want them to get the support they need from their superiors in this situation. We ask for your guidance in reaching an expedited resolution."

These are the audience members who clapped when Fugate said, "We hear you." These are the parents who were admonished and told "Don't DO that!" when they clapped in support, and felt that finally, their concerns had been heard.

Kredich, who has made numerous appeals to the Board since 2008, said this is the first time any measure to address concerns over Special Education has been taken. "We were absolutely thrilled when Ms. Fugate announced there would be a work session to talk about IDEA Law. Finally, our long-standing issues were going to be acknowledged. We burst into sincere, appreciative applause. After all these years with not a single measure of action or even acknowledgement by the School Board, Special Education was finally on the agenda!"

If the parents' accounts of their complaints are accurate, the KCS board has violated their own policies BCBI (Appeals and Appearances Before the Board), IDDF (Special Education) and CH (Complaints under the Americans with Disabilities Act) by not appropriately addressing the complaints previously.

But Fugate wasn't just angry that her speech was being interrupted by unruly parents in the audience. She made it quite clear that she is tired of hearing from teachers, from being "insulted" and "talked down to" by teachers. (But it's OK if she, Karen Carson, Gloria Deathridge and Doug Harris regularly insult and talk down to teachers or parents).

Third grade teacher Lauren Hopson also spoke in public forum. One of the items on the Agenda for Wednesday's meeting was Carson's letter to the Chairman, in which she writes, "I object to the action taken at the special

called meeting of the Board of Education on November 3, 2014." Specifically, the action to eliminate the SAT-10 assessment for grades K-2.

Hopson offered more information about the standardized testing of K-2 students, something she said she felt the need to do "because even though the SAT-10 was voted down last month, it is clear that some of you still do not get the full picture."

She addressed the "perception that some board members have that without SAT-10, our K-2 students are not being assessed at all. This idea is frankly ridiculous. We do comprehension assessments on a weekly basis, are free to give the STAR assessment as much as we deem necessary, and we listen to our students read EVERY DAY."

Referring to comments Doug Harris made a few weeks ago on WBIR's Inside Tennessee, she said, "To state that without the SAT-10 we will have no idea how our students are doing until the beginning of fourth grade is not misspeaking, but an irresponsible statement which belittles the abilities and expertise of our finest and most experienced teachers."

She cautioned the board against replacing the SAT-10 with another norm-referenced test, saying, "a norm-referenced test doesn't really tell us if a child is proficient in their skills or not. It merely compares them to other students across the nation."

She explained, "Theoretically, all the children could

be doing a bang up job, but if your child scores in the 25th percentile, you may be unnecessarily concerned. Conversely, all children could be struggling across the country, but if a child scores in the 95th percentile, you may have a false sense of security about their abilities."

Regarding the use of student test scores for teacher evaluations, she recalled a comment made by renowned public education advocate Diane Ravitch, recounting an incident after NCLB was passed in which she asked then Secretary of Education Lamar Alexander if he really thought that all children would be able to read on grade level by 2014. Alexander replied "No Diane, but it's good to have goals." Ravitch concluded, "Firing teachers for not meeting a goal that no one believes is attainable is criminal."

WVLT anchor Ted Hall said Lynn Fugate was asked about her comments after Public Forum, and he told viewers, "Fugate did admit that after yesterday's bus accident, her emotions were running a little high tonight, but that she meant what she said."

One would hope that at the very least, elected board members would adhere to the same expectations they have for students, faculty, staff, parents, guardians and all other members of the community, as stated in BOE Policy BK (4): "Refrain from behavior that ... employs loud or offensive language, ... or profanity; or inappropriately shows a display of temper."

## City Council

# Signs just won't go away

By Mike Steely  
steelym@knoxfocus.com

When the City Council meets Tuesday evening they will be asked by the Metropolitan Planning Commission to hire an outside firm to wrestle with the proposed changes to the sign ordinances. The changes have been back and forth, with the MPC making changes to the special Sign Committee's recommendations and the Knoxville Neighborhood Advisory Committee objecting to both recommendations.

The many-paged document was an attempt to reconcile all the different ordinances pertaining to signs, including window signs at businesses. The main conflict is the height of signs and where the signs should be allowed. More than

two years have been spent by the city trying to appease the business community, business owners, and the preservation groups.

The council will also look at a request from the Department of Engineering and the Parks and Recreation Department to put another \$94,185 into a pond management program for the Fountain City Lake. The mayor obligated money earlier this year for Phase One, to stop a leak and clean up the site which appears to be complete. Phase Two will involve developing a plan to manage and maintain the lake and the council is being asked to approve an agreement with LDA Engineering on the project.

The planning commission is also asking

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# Elimination of SAT-10 Survives Board of Education Review

By Sally Absher  
sallyabs@knoxfocus.com

There was a somber over-tone at last Wednesday's regular Board of Education meeting. It was just one day after the tragic collision between school buses from Chilhowee Intermediate School and Sunnyview Primary School on Ashville Highway took the lives of Zykia Burns, 6, and Seraya Glasper, 7, both students at Sunnyview Elementary. Sunnyview Teacher's Aide Kimberly Riddle also was killed in the crash.

Chairman Mike McMillan expressed, on behalf of the entire board of education, "our deepest sadness at the tragic events last evening. Our thoughts and prayers go out to everyone involved, and especially to those families and friends who lost loved ones." He also thanked all those who "worked so diligently yesterday, especially the first responders and the Knox County School staff who continue to work and assist others during this difficult time."

McMillan asked Mr. Buzz Thomas, of Great

Schools Partnership, to lead an extended moment of silence which was followed by a heartfelt prayer. A candle light vigil was held at Church Street United Methodist Church at 7 pm that evening. All KCS board members and a number of staffers attended.

Dr. McIntyre also made a few comments about the tragedy, again thanking the first responders, including the Knoxville Police, Sheriff's department, Tennessee Highway Patrol, Rural Metro, Knoxville Fire Department; KCS staff, teachers, school leaders, counselors, and social workers; and the community, for their support, love, and prayers during this tragedy.

Perhaps because of the solemn tone of the meeting, the remainder of the meeting clipped along with little discussion or dissent.

The Memorandum of Understanding, which took a full three years of collaborative conferencing efforts between nine representatives of the Knox County Education Association serving the Knox

County Schools Professional Employees and nine management representatives of the Knox County Board of Education (yet oddly, included no board of education members), was approved unanimously.

The board approved the Bearden Middle School International Baccalaureate "Middle Years Programme" (which impacts grades 6-8 at BMS and grades 9-10 at West High School) on a 5-3-1 vote. The administration earlier revised the proposal to not include the magnet component for the coming year (2015-2016), saving an estimated \$250,000 in transportation costs.

Terry Hill offered a substitute motion to remove the magnet school allocation from the budget for next year (a savings of \$55,000) and to make the transition to a magnet program dependent on board approval, rather than automatic, for the following year. No one seconded the substitute motion, so she withdrew it, and voted to "pass" on the original motion.

McMillan, Patti Bounds,

and Amber Rountree voted no, with Sanger unsurprisingly joining McIntyre supporters Deathridge, Harris, Fugate, and Carson to approve the IB MYP. There was no discussion of why other middle school students won't have access to "world languages" or where KCS will find the estimated \$496,720 for 2015-2016, or \$781,920 in following years, but we're sure Doug Harris will suggest a tax increase.

Following a somewhat lengthy discussion at last Monday's work session, the board voted Wednesday to authorize the Knox County Purchasing Department to further explore, at a cost not to exceed \$9,000, a contract with Ameresco for the provision of solar power services to Knox County Schools. The County has already agreed to explore a contract with Ameresco.

Ameresco originally proposed ground installations for the solar panels, but Lynne Fugate expressed concern, saying "I really think we're gonna get a lot of neighborhood pushback with all these solar panels

being on school grounds." Hugh Holt of Knox County Purchasing and the Ameresco representative assured the board on Wednesday that roof top installations would definitely be considered in the exploratory study, if the board approved going forward.

Karen Carson stepped down from her bully pulpit on Wednesday regarding her letter to Chairman McMillan objecting motion approved at the special called meeting of the board on November 3 "To eliminate the SAT-10 testing for K-2 and any other system-wide testing for the purpose of student assessment or teacher evaluation that is not state mandated." Carson's complaint was that the words in bold were not included in the meeting notice, therefore she claimed the vote on the motion was improper.

But Law Director Bud Armstrong explained at Monday's work session that as long as the motion was germane to the meeting notice, there was no problem. The meeting notice stated "Discussion

and possible action on continuation of SAT-10 assessment." Once in the special called meeting, Armstrong explained, the motion can be construed however the board member making it wished, as long as it was on the general topic of assessments.

Carson argued that the way the motion was worded, it would eliminate all assessments not mandated by the state, including BMI (body mass index) assessments, vision screenings, etc. She said she intended to bring a substitute motion that would provide clarity on Wednesday.

But reason apparently prevailed, and on Wednesday she said that she would be satisfied with the December 3 meeting minutes providing clarification that the intent of "other student assessments" meant "standardized academic assessments."

Whew. New Board deliverable #1 survives. Well done, Amber Rountree. Go big or go home!

## Knox Heritage Honors Fantastic Fifteen

By Mike Steely  
steelym@knoxfocus.com

Recently Knox Heritage members, local officials and supporters met at the Bijou Theater to honor local citizens for their efforts in preserving our past in its annual gala. It was fitting the assembly was held at the Bijou because, back in 1974, the heritage group was formed in order to save the old theater.

While the preservation group issues a list of the "Fragile Fifteen" properties each year, that night they gathered to honor the "Fantastic Fifteen."

Among the properties and people honored was the Medical Arts Building and the people and companies involved in the restoration and renovation of the building.

The Medical Arts Building was built by contractor Earl Worsham and Dr. M. M. Copenhaver. The building was lost during the depression and taken over by the Metropolitan Life Insurance Company. Originally planned for 13 stories, only 10 stories were built because of the available funding during the economic hit in 1929. It featured, and still does, a parking garage.

The interior of the building was designed for up-scale offices and featured brass elevator doors, marble and terrazzo floors, East Tennessee marble walls and mahogany doors - all revealing

gothic revival and art deco inspirations.

Once fully restored, the beautiful building began leasing luxury apartments in April of this year. The renovation includes the interior, the garage and a state of the art security system. Every rental unit boasts views of the downtown skyline, the Tennessee River, the Smoky Mountains and Neyland Stadium.

The Heritage group also honored the Johnson Family/McCarty Holsaple McCarty for preservation and rehabilitation of Tailor Lofts at 230 South Gay and Mountain View Restoration LLC for renovation and restoration of the Anderson Project at 223 East Anderson Street.

The Hops and Hollers Craft Beer Store and Taproom, at 937 North Central Street, was honored for the efforts of Knoxville Preservation & Development, LLC and Todd Wakefield, owner.

Hops and Hollers is a 1200-square foot restored building and Wakefield said no city funds were used in the renovation, adding that he "loves the area."

Wakefield told The Focus that they've been open since April and are doing "fantastic." The taproom offers 32 types of craft draft beer and 100 different craft beers in cans and bottles. He said 16 of the craft beers are from Tennessee and the others are regional or national. Carry-out beer is also available. In a

unique twist, Wakefield said that food trucks serve the facility, one staying there on Monday for lunch and dinner and the others coming there the other days of the week.

The Heritage group also selected Tailor Lofts, at 430 South Gay Street, as part of its "Fabulous Fifteen." The renovated building, which still carries the name of Dale Slomski's tailor shop high on one side of the structure, was built about 1876 and survived a fire that took out many of the surrounding buildings during its early years. Honored were the owners, The Johnson Family and MaCarty Holsaple McCarty.

The Johnson family introduced Arby's Restaurants to Knoxville and the building is now owned by the family and the historic building was known locally as the "Arby's Building." Downstairs at street level is the new Five Bar restaurant. The building features 9 residential units with lofted units and hardwood floors. The renovation of the building, one of the oldest on Gay Street, was estimated at \$2.5 million.

Other renovation projects honored included the 206 Randolph Street and Mark Hall; 4603 Westover Terrace and Rick Mallory; 223 E. Anderson Street and Mountain View Restorations; 1022 Eleanor Street and Katy Hawley and Open Door Architecture; Home Federal Bank

for 3101 N. Broadway and 3001 E. Magnolia; Patrick Sullivan's and Boyd Properties PS and Design Innovations Architect; 630 Eleanor Street and Kevin Nelson; the Chilhowee Park Bandstand and the City of Knoxville and Sanders Pace Architecture; the Southern Depot at 318 Depot Avenue and Sparkman & Associates Architects; 615 State Street and Benchmark Development; and Patrick McInturff for renovations at 1320, 1324 and 1328 North Broadway.

Jack Neely was chosen as the Preservationist of the Year; Brian Pittman was selected for the Spirit of Kristopher Award; Rick Blackburn was "Volunteer of the Year;" and The Old Gray Cemetery was given the Greystone Award.

The Knox County Mayor Award went to Michael and Rebekah Montgomery at 6008 Burnett Creek Road. The Mayor of Knoxville Award went to Brian Pittman for the Mary Boyce Temple House at 623 West Hill Avenue.

Knox Heritage paid homage to Cari Wade Gervin's Metro Pulse article "Redrawing the Lines," a story about the historic zoning of the Fort Sanders area.

## Signs just won't go away

Cont. from page 3

the council to amend the zoning regulations to permit in door pet services, such as grooming, pet day care and similar services as an established right in commercial and industrial zones. Indoor-outdoor pet services would be permitted only on a use-on-review basis.

The Engineering Department is asking to close Ogden Avenue from 12th Street west 400 feet, Frances Street from Melrose to Andy Holt, Andy Holt from Volunteer Boulevard to Melrose Place and 12th Street from Terrace Avenue to Andy Hold. The closures would be for an extended length of time and are for the University of Tennessee projects there.

The planning commission is asking the city to restrict "alternate financial services" like cash advance businesses, to certain commercially zoned districts. The resolution attempts to stop "clustering" of the fast-cash stores.

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## East Towne waiting for signage, second exit

By Mike Steely  
steelym@knoxfocus.com

The East Towne Area Business and Professional Association meets monthly at New Harvest Park to network with each other, local elected officials, and the public. The group's goals are to grow and develop their part of town, work toward common business goals and make a positive impact on the community. In their meeting last Wednesday the chairman Justin Sterling introduced Knox County Law Director Bud Armstrong, who was the guest speaker for the December meeting. Armstrong spoke about how his department has reduced the number of out-of-court settlements and reduced the amount paid by the county to outside attorneys.

The association also briefly discussed ways to attract attention to Knoxville Center Mall from those traveling past on I-640. Ways to accomplish this include placing signage along the mall section of I-640, getting trees and brush removed or trimmed back so travelers can actually see the mall, and getting a second exit off the bypass.

Commission vice-chairman Dave Wright, city councilman Nick Della Volpe, and Tennessee State Representative-elect Eddie Smith were present and offered input to the mall issues.

"You're out there pushing the message right now, your message is seeing print," Wright said of newspaper coverage.

Armstrong explained that the state makes laws regarding signage on state highways and so it would be up to the state to decide.

"We, the county, have no power over that," he said, suggesting that the association push the state representatives or go to the governor for support.

**Continue on page 2**



The staff of CTV Knoxville prepares to enter its 40th year. Left to right are Kevin Jeske, David Vogel, Mark Hamilton, David Williams, Justin Willocks and Wes Hall. Not pictured are Jason Oaks and the two AmeriCorps partners, Emily Reichard and Gabriel Dawson.

## Knoxville's CTV entering its 40th year

By Mike Steely  
steelym@knoxfocus.com

In less than a month Community Television of Knoxville (CTV) will begin its 40th year of service with a long history of providing local programming that started on Christmas Eve in 1975. The station has changed drastically since those early days and now provides a wide variety of content to the viewers on our four cable systems.

Every week, viewers of CTV on Comcast, Charter, WOW and AT&T U-verse can tune in and see local programs ranging from various church services and wrestling to city council meetings and partisan political call-in shows.

CTV is a non-profit 501c3 corporation, funded by the city and county with fees derived from the cable franchises. The cable companies pay 5% of their revenue for the franchise and CTV gets 1.5% of that, using no tax dollars from sales tax or property tax.

"We don't look like

commercial television. Our viewers don't expect that. We don't have \$100,000 cameras," says David Vogel, General Manager. "It's the content people are interested in watching."

Vogel said many of the programs at CTV are produced in people's homes or churches and are submitted to the station. "We used to do a lot of studio training and community residents would come in to record their shows. Nowadays, many just drop by the station to deliver their shows. Some even submit them online."

If you are a community resident and want to go to the station to learn, shoot or edit your own show (or shows) you can do that for just \$24 per year - not per show, but per year. So, you can submit a show for every week, occasionally, or just one time, all for one annual payment of \$24. This year, more than 150 locally produced video projects have generated nearly 2,800 different

episodes.

When a program airs on CTV is determined by a random drawing held twice a year. This was started 15 years ago, Vogel explained, to give everyone an equal opportunity for whatever might be considered the "best" time slot. Rotating the time slots also allows each project to expand its audience. Loyal viewers will record programs whenever they air to view them when it is most convenient for them.

"Christmas Eve at St. John's Church in 1975 was our first program. When the cable company first came in and the channel was allocated by the city. St. John's offered space in their basement and we aired their church services," he said.

As Vogel left his desk to take care of a matter Kevin Jeske, Assistant General Manager, was busy scanning clips of archived programs from over the years, looking for shows he could feature in a CTV documentary that is

being created to air later in the year closer to the anniversary. "We'll have a special event on the first Friday in October," he said "to kick off our 40th anniversary."

Jeske ushered The Focus around the facilities, located at 808 State Street in downtown Knoxville, which include three studios, two edit suites and a new Internet "radio" studio. This new concept has not been officially announced yet. www.RadioKnox.org is a place where people will be able to voice family history, tell stories, etc, for preservation purposes.

Some of the shows on CTV are produced in the studios at CTV, like the Republican and Democrat shows that air live each week. Others, like the various government meetings, are covered using permanently installed cameras. "We do balanced programming and that's what we strive for: to build dialog in the community," Vogel

**Continue on page 2**

## The Muse Solicitation Permit Approved

By Mike Steely  
steelym@knoxfocus.com

East Tennessee Discovery Center has become "The Muse Knoxville" and went before the city's Solicitation Board Thursday for approval of a permit using the new name.

Ellie Kittrell, Executive Director of The Muse, explained that the two organizations have merged and the name change requires a new permit, which was granted. The Muse Knoxville is located at Chilhowee Park and is open to the general public, classes and for field trips.

The Solicitation Board is made up by members appointed by Mayor Madeline Rogero and confirmed by the city council. It meets monthly to hear permit request from non-profit groups in the city who want to be permitted to raise funds. The board does not deal with panhandling or door-to-door solicitors like cable companies, insurance companies, or commercial fund raisers.

The board also approved a request from Little Oaks Academy, a child care facility located at 701 East Oaks Hill Avenue in North Knoxville. The day care serves a diverse population and has applied for a 5013C non-profit certification. Although the certification hasn't been received yet, the board voted to grant a solicitation permit based on the organization's application to the state.

Only The Muse and the Little Oak Academy appeared in person to request a permit. Many other Knoxville organizations submitted applications and were approved and those included Webb School, The Knoxville Opera, Hope Resource Center, Big Brothers & Big Sisters, New Transition, The Girl Scout Council of Southern Appalachia, United Way, Northshore Animal League, Knox Academy of Medicine, Knoxville Botanical Gardens, East Tennessee Design Center, Knoxville Leadership Foundation, Community Shares, Neighborhood Housing Inc., and TN Highway Patrol Retired Officer Assn.

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# Something Very Special from Dancers Studio

By Mike Steely  
steelym@knoxfocus.com

Dancers Studio is well known and respected. Over the years, hundreds of students have passed through the Sutherland Avenue school. Under the direction of Irena Linn, the students have learned the art of modern dance, classical ballet, jazz and hip-hop.

The studio is the longest continuously operating dance studio in Knoxville and faculty members are from all over the county, many of them former members of the studio's Tennessee Children's Dance Ensemble. The ensemble visits schools throughout the United States to share the dance experience with

students.

One of the former members of the ensemble is returning to head a new special program at another location of the Dancers Studio. Linn is announcing that Rachel E. Wright will

head a new specialized dance program for children with special needs. The additional studio will be located in the former Inskip Presbyterian Church Building, now called the



Rachel E. Wright

Cedar Lane Executive Office Suites, at 609 Cedar Lane in north Knoxville.

"The goal of this program is to introduce the ideas of developing movement and rhythm and creative

expression through dance in a fun, safe and structured environment that is customized to fit individual needs and skill levels," Linn said.

The Cedar Lane location

will offer dance programs for special students designed to increase body awareness, stability, balance and posture, while emphasizing key social communication learning skills such as eye contact. Additional instructional focus towards recognition of variations in rhythmic patterns, increasing attention to verbal direction and motor imitation, and encouraging independence, responsibility of self, autonomy and creativity to help develop increased self-confidence and self esteem.

"Dance can be a therapeutic form of expression for anyone, including children with special needs," she said.

Wright is a former dancer and a licensed special education teacher and autism specialist. After graduating from the dance company she earned a master's degree in Special Education from the University of Tennessee with an additional endorsement to teach Elementary Education and Early Childhood Preschool.

She took a position as a regional autism specialist in Oregon and began to reconnect with dance and assisted the community ballet program in launching the first modern dance program in the area. Wright currently teaches a postsecondary education program for college-aged students with intellectual disabilities and

autism at UT and is working for her PhD and BCBA certification.

"I am very excited about this opportunity and I am looking forward to being involved with the Dancers Studio again," Wright said. "I am honored to be thought of in this new project."

Classes may start in early January and the Dancers Studio can be reached at 584-9636 for information on the Sutherland or Cedar Lane locations. You can also find the noted dance studio at [www.dancersstudio-knoxville.com](http://www.dancersstudio-knoxville.com) or check them out on Facebook.

## O Christmas Tree!

The other evening, Amy sent me to her car to lug in the new Christmas tree for our home. The one we have now is so large that it takes two tree bags to store, and the darn thing weighs a ton, too much for me to wrestle in and out of the house.



By Joe Rector  
joerector@comcast.net

Just like for most folks, however, a Christmas tree is an integral part of our holiday.

The best trees came when I was a boy. Mother would decide the time had arrived to put a tree up, and we three boys, along with her for the first few years, traipsed over the fields that our neighbor owned. After searching for a while, we'd spy the perfect one. Dal would saw the thing down and we'd take turns dragging it back to the house. With a great deal of effort, we trimmed

the bottom limbs and leveled the trunk into the stand.

The scent from those cedar Christmas trees filled the house. We decorated them as a family and then, when the job was finished, we turned off every other light in the house and plugged

in the lights. Something magical happened as if lighting the tree also jumpstarted the Christmas season. The cedar stayed until after New Year's Day, and then it was stripped and taken to the burn pile in the back yard. For the next year the tree remained in our thoughts as we stepped on burr-like fragments that were trapped in the carpet.

When our children arrived, the family would drive to Topside Road for our Christmas trees. We'd hunt acres of greenery to

find one that was full enough, tall enough, and cheap enough for us. A helper would dig around the tree and wrap burlap around the dirt ball. I'd rupture myself loading the thing into the car and then transporting it into the house. Lacey and Dallas decorated the tree with special ornaments they'd made at daycare or school. Just as in my childhood, I made them wait until the tree was decorated before turning on the lights.

After the season, I once again hoisted the tree and headed outside. We planted one tree in the front yard, and it thrived and grew large. However, at some point, its roots began to infringe on the water line. I took a saw and, with a heart full of regret, cut the tree. It was too much like losing a good friend or family member because it always sparked holiday memories.

At some point, we gave in and bought an artificial tree. It seemed easier than always searching for a tree and then worrying about keeping it watered enough to prevent a fire. I thought that such a fake tree would smother Christmas, but to my surprise, our Christmases were every bit as merry and joyful. Yes, I missed the smell of cedar and pine in the house, but we stacked presents under that tree and watched as our excited children tore open boxes from Santa.

Now we spend time in Nashville during Christmas. That means we must also put up a tree in the condo where we stay. It's one of those small ones from Dollar General Store. Guess what! It works just as well. We put gifts in the floor under the table where the tree sits. The entire family doesn't seem to mind the pitiful "Charlie Brown" tree.

Yes, we have a new tree at home this year. It's smaller and more manageable, but it still helps usher in the Christmas season. One year not long ago, I declared that we wouldn't put up a tree in Knoxville since we would be out of town on Christmas. It was another one of my bone-headed dictates. That year, Christmas never quite managed to work its way into our home, hearts, or lives.

From now on, a tree will be set up in our home during Christmas. We'll decorate it, even if we only can enjoy it for a couple of days. Just like a nativity scene, a Christmas tree seems to be a focal point of the special season and something around which family and friends can gather. My only hope is that Snoopy doesn't take it upon himself to water this artificial tree while we are at work.

## East Towne waiting for signage, second exit

Cont. from page 1

"Go straight to the horse's mouth," he said in suggesting the causes should be presented to Governor Bill Haslam, "I believe he's from around here."

Della Volpe told the meeting, "We have convinced the TDOT director that signage is a priority." He also mentioned logo signage and "opening up the windows of visibility" on the highway.

Smith said that a "second chance" exit for the mall isn't on state plans until 2040 and suggested that the city and county mayors should be pushed to promote

getting an exit sooner.

"Helping East Towne Mall is a priority to me," Smith said.

Sterling, who heads leasing at the Knoxville Center (formerly East Towne Mall) said the mall is a "regional destination."

Among the guests at the breakfast meeting was Keith Edmunds of Clayton Bank. He spoke briefly about the bank, its 6 Knoxville locations, and about the bank being ranked number one in the "community banks" in Tennessee. He said bank gives back \$ 7 to \$8 million each year to non-profit organizations.

## Knoxville's CTV entering its 40th year

Cont. from page 1

said.

"When I started here in 1987 it took 4 people to produce a program. Now the cameras are robotic and you can produce a show with one production person and edit it on a computer," he said.

This year community residents associated with 41 active video projects regularly used the CTV studios to record their programs. Residents associated with 10 other projects regularly used the studios to air "live" programs. Community residents filming at home or remotely produced many more programs for 72 other active video projects. In addition, the very

busy staff at CTV regularly produced programs for more than 30 government video projects in the assembly rooms at the City/County Building.

"The \$24 per year covers your training, airtime and everything," Vogel explains, "and you get to use our facilities for a year." He said if you want to air a regular series you must have produced at least 4 before any of the shows air. People who produce shows that air on CTV all must sign a form declaring they are completely responsible for the content.

"CTV is not responsible for the content of programs produced by community residents.

Neither is the CTV board, nor is the city or county - only the residents who produce them," Vogel explained.

Potentially controversial programs air in overnight slots, which Vogel says balances freedom of expression with the right to protect children from potentially offensive content. He further explains that worldwide exposure on YouTube has removed the appeal of shock and controversy that used to be an incentive for some to produce programs for community television.

Vogel said CTV has a potential viewing audience of 110,000 cable subscribers in Knox County, but since the

system doesn't subscribe to Neilson Rating, CTV has no idea how many viewers are watching.

In addition to providing live gavel to gavel coverage of local government meetings, CTV also records them to air on other days, (late at night, etc.) so viewers can watch them whenever their work schedule will permit. CTV also provides a live stream of the channel at their website [www.ctvknox.org](http://www.ctvknox.org) and posts recordings of some of the recent local government meetings. So, in that sense, you don't actually need a TV to watch CTV.

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# The 1930 Senate Race

## Cordell Hull Comes To the Senate

### Pages from the Past



By Ray Hill  
rayhill865@gmail.com

Cordell Hull had served in the U. S. House of Representatives since 1906, with one brief two-year interlude, when he announced he would be a candidate for the United States Senate in 1929. It was rare, at that time, for a prospective candidate to declare a candidacy so far in advance of an election, but there were unusual circumstances surrounding Hull's announcement. Senator Lawrence D. Tyson of Knoxville had died in office on August 24, 1929 and Governor Henry Horton had to appoint a successor.

Horton had first appointed Luke Lea, who had served one term in the United States Senate from 1911 - 1917 before being defeated by Congressman Kenneth D. McKellar in a special 1915 primary. Cordell Hull had been one of the architects of that particular primary election, which had been held a year in advance of the 1916 general election. It is also the only modern instance of a primary having a run-off election between the two top vote getters in Tennessee history. Lea had been eliminated in the first primary and had returned to preside over his growing publishing empire. Lea was the owner and publisher of the Nashville Tennessean. Eventually, he would own newspapers in Knoxville and Memphis as well. Senator Tyson had at one time owned the Knoxville News-Sentinel, but sold the newspaper after having been elected to the United States Senate in 1924.

Lea turned down the senatorial appointment offered to him by Governor Horton, who then offered the appointment to William E. Brock of Chattanooga. Brock accepted the appointment and Hull's announcement he would be a candidate came on the heels of Brock's appointment. Hull made it quite clear he did not want nor did he want the appointment. In early September of 1929, Hull said he would run for the six-year term in 1930. Congressman Hull likely went to the trouble of announcing his own candidacy so early to prevent the newly appointed Senator Brock from becoming too entrenched, as well as serving notice should Brock run, he would face stiff opposition inside the Democratic primary. William E. Brock had not even taken the oath of office before Hull announced he was running.

Cordell Hull was highly respected in Tennessee and, in time, would gain a national reputation. Hull was one who jealously guarded his reputation and would fret for days about negative stories appearing in the press. Cordell Hull

very carefully cultivated his own image; although having been actively involved in politics for decades, he was not without enemies. The two strongest political machines in Tennessee, those of E. H. Crump of Memphis and Mayor Hillary Howse of Nashville, were not quite ready to line up behind Hull.

Hull was by no means a perfect candidate. Never comfortable with large crowds, Hull was not especially adept at one-on-one campaigning. Neither was he an inspiring speaker in an age when truly great orators held public office. In fact, Hull spoke with a distinct lisp, causing him to pronounce his "r's" as if they were "w's". That may well have been due to the dentures Hull wore, but in any event, it was quite noticeable.

Still, Cordell Hull had a rather majestic appearance; tall, stately, with a full head of white hair, Hull looked the part of a statesman. Hull was also aided by his wife, Frances, whom he had married late in life. Hull had been so preoccupied with his work in Congress and politics that John Nance Garner, who was later to become Speaker of the House and vice president under Franklin D. Roosevelt, had speculated the odds of Hull ever getting married were quite remote.

Yet Hull did marry and Frances Hull aided her husband in every aspect of his life. Mrs. Hull was active in Democratic organizations, helped to raise funds for his campaigns, and oftentimes ran the campaign headquarters. Frances Hull was truly a great asset to her husband.

No real threat to Hull's candidacy for the United States Senate emerged until the summer of 1930 when Congressman Joseph W. Byrns of Nashville began making noises about running. Byrns had come to Congress two years after Hull, winning his first Congressional election in 1908. Unlike Hull, Byrns had survived the Republican tidal wave in 1920 and retained his seat in the House. Yet, like Hull, "Jo" Byrns was a highly respected member of Congress and one of the more senior Democrats in the House, as well as a high-ranking member of the Appropriations Committee. Byrns would have little trouble raising money for a Senate race and it was readily apparent Mayor Howse of Nashville, as well as E. H. Crump were encouraging his candidacy.

Still, there were some disturbing signs before Jo Byrns launched his campaign for



Cordell and Frances Hull boarding a train in 1939.

the Democratic nomination for the United States Senate. Byrns had been invited to speak in Dayton, Ohio at a Jefferson Day Dinner in April of 1930. Byrns was unable to keep his speaking date, as his office announced the Congressman was suffering from an acute case of influenza. Byrns was confined to his hotel and under the care of a physician. Congressman Gordon Browning kept the speaking engagement for Byrns. Later, Byrns would admit he had suffered from a mild heart attack brought on by his bout with the flu.

It was not a good sign for a prospective candidate for the U. S. Senate who would have to move throughout Tennessee during the hottest time of the year. It was an arduous task for a healthy man in the blistering heat of a Tennessee summer and Jo Byrns seemed to be distinctly unhealthy.

Undaunted by his health scare, Congressman Joseph W. Byrns made his own official announcement of his candidacy on June 23, 1930. Byrns said he would indeed be a candidate for the Democratic nomination and would relinquish his seat in the House of Representatives, a seat he had held for twenty-two years. Byrns had qualified for the Senate at almost literally the last minute; a group of friends presented the Secretary of State's office with the necessary nominating petitions at 11:45 p.m., fifteen minutes before the midnight filing deadline.

Byrns said in his announcement he had "yielded to an ambition which I have cherished for a number of years" in running for the U. S. Senate. Byrns said his candidacy was "in response to assurances of support from friends in every section of the state."

The candidacy of Joseph

W. Byrns for the United States Senate has to be one of the briefest serious candidacies in the history of Tennessee. Byrns suffered another mild heart attack while actually giving the opening speech of his campaign. Byrns got through the speech with great difficulty, which is hardly surprising. The Congressman was immediately put to bed and treated by no less than three doctors. On July 1, 1936, Joseph W. Byrns announced he was withdrawing from the Senate race and would instead seek reelection to his House seat.

Byrns's withdrawal removed the most serious obstacle to Cordell Hull's nomination in the Democratic primary. Hull still faced Andrew L. Todd of Murfreesboro, a wealthy businessman who apparently spent freely from his own bank account. Far less well known than Hull, Todd began purchasing large advertisements in Tennessee newspapers attacking Congressman Hull's record ferociously. One Todd ad stated Hull "has proven to be against the people's interests". The advertisement went on to say Hull had voted against suffrage for women, against legislation for the "rehabilitation" of former soldiers, as well as agricultural and industrial workers. Todd scolded Hull for having voted against increasing the pensions of veterans who had fought in the Spanish-American War. Todd also castigated Hull for having opposed the McNary - Haugen Bill, which he claimed was "the only legislation ever introduced in Congress to put agriculture on a profitable basis".

Todd demanded, "What can Cordell Hull do in six years in the United States Senate that he could not have done in twenty-two years in the House of Representatives if he had tried?"

Cordell Hull was legendary for his abundance of political caution and Andrew Todd excoriated Hull for refusing to take positions on a number of controversial bills. Despite his caution, Cordell Hull also possessed a volcanic Tennessee temper. It has been said Hull was quite proficient in the use of cuss words and approached real artistry in his use of profanity when provoked. Some years later, Cordell Hull was said to have the "foulest mouth" in President Roosevelt's Cabinet. It could hardly be a surprise that Todd's advertising campaign infuriated Hull.

Cordell Hull could nurse a grudge every bit as well as Tennessee's senior United States senator, K. D. McKellar. Hull, like McKellar, could be positively relentless in pursuing an enemy, a trait the future Secretary of State may have inherited from his father, William. According to author Irwin Gellman, in his excellent book Secret Affairs, William Hull may have served in the Confederate Army or at least sympathized with the Confederate cause. This evidently led to his being attacked by three Yankees who savaged him, along with shooting off part of his nose and they subsequently threw his body down a ravine, thinking him dead. Not only did William Hull not die, he lived to hunt down at least one of his attackers and killed him.

Hull, although not personally wealthy like Andrew Todd, had the political resources

and finances to respond with attack ads of his own. Hull defended his record in the House of Representatives and hit back at A. L. Todd. Congressman Hull claimed he had supported every measure to help farmers and servicemen and pointed out he had been a volunteer in the Spanish American War himself. Hull said he had voted for lower tariffs and "all laws reducing federal taxes", although it was Cordell Hull who was the father of the income tax. Hull closed his own campaign advertisements by concluding, "Cordell Hull has told the truth about his own and his opponent's records."

Hull indeed did not neglect Andrew Todd's political and personal record and charged A. L. Todd had "lobbied to increase interest rates from 6 percent to 8 percent at the time being a money lender". Hull also pointed out Andrew Todd "had stayed at home during two wars, so that he could boast of 'making a million dollars in 20 years.'" In case anyone missed that particular point, Hull noted Todd "carried on a lucrative farm loan business while the flower of Tennessee manhood fought in France for democracy."

Hull then pounded Todd for failing to vote to reduce the interest rate on Tennessee's debt, against increasing safety in mines, and refusing to vote to protect children who worked. Hull, who had been bitterly attacked for having opposed suffrage for women, revealed Andrew Todd, as a member of the Tennessee legislature, had also opposed suffrage for women.

Todd's attacks on Hull's Congressional record seemed not to stick. Todd claimed Hull had voted against the Volstead Act, yet the Congressman's campaign for the Senate had been endorsed by the Anti-Saloon League.

Many observers thought the senatorial race would be close, but Election Day brought Cordell Hull a sweeping victory. Hull won approximately 140,000 votes to just over 79,000 for Andrew L. Todd.

Hull won the general election easily and was on his way back to Washington, D. C. as Tennessee's junior United States senator.

Cordell Hull would remain in the Senate only for two years. Hull would be tapped by president-elect Franklin D. Roosevelt to serve as Secretary of State. Cordell Hull would become the longest serving Secretary of State in our nation's history.

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## Five Points group hosts inaugural Winter Wonderland event

Five Points Up, a community-led group designed to beautify and unify Five Points and East Knoxville, is hosting its first ever Winter Wonderland event on Tuesday, Dec. 16 from 5 to 7 p.m. at Dr. Walter Hardy Park, 2020 Martin Luther King Jr. Ave. The event is free and open to anyone who lives, works and plays in the Five Points community.

One of many efforts to bring the community together, Five Points Up Winter Wonderland will feature local church choirs and performers. Holiday treats, such as hot chocolate and apple cider, will be provided to the Five Points community at no cost.

"This event is for Five Points community members to come out, enjoy themselves, and realize that there are positive things happening right here where they live," said Tanisha Baker, Five Points Up member and Project Grad Austin-East team lead.

Five Points Up works to increase the sense of community in the Five Points neighborhood through local activities and events. This community-led group hopes to improve the health of those living and working in the area through these efforts.

According to the Robert Wood Johnson Foundation, promoting meaningful community participation builds trust and relationships among neighbors, empowering them to become advocates for their communities. Neighborhood involvement produces a wide variety of benefits, including mobilizing the community to reach health-related goals and empowering residents to change behaviors and improve health outcomes.

In 2010, the Knox County Health Department (KCHD) secured grant funding through the Robert Wood Johnson Foundation to engage three at-risk neighborhoods to address environmental barriers to good health. KCHD is continuing this evidenced-based work in Five Points and other targeted neighborhoods by providing staff support and facilitation to neighborhood organizations.

## Mincemeat Pie anyone?



I did not

Rosie's World

make mincemeat pie this Thanksgiving simply because only I and one or two other people like it and I end up throwing most of it away, which I hate to do. But I missed it and will consider baking one for Christmas.

The origin of mincemeat pie dates back to 500 years ago in England where it is still considered an essential accompaniment to holiday dinners.

Something tells me that the Pilgrims might have had a similar pie also. They are also called "Christmas pies." The Christmas pie came about at the time when the Crusaders were returning from the Holy Land and brought home a variety of spices, which included cinnamon, clove, and nutmeg. The real mince meat pie comprised of goose, venison, or beef, seasoned apples, dried fruits, cider and molasses then baked to a golden crust.

Puritans brought a stop to the "fun" in the mid-17th century, abolishing Christmas and censuring mincemeat pie along with other "idolatries" of

Catholicism. In fact, for twenty-two years in Massachusetts it was always winter and never Christmas. The Puritans "inveighed" against Christmas pie as an invention of the "Scarlet Whore of Babylon", the Devil and all his works.

Once the Puritans let their hair down in the 1800s, mincemeat pie came back in force and became a sacred and cherished American institution. Even though it's characterized as a Christmas pie, it is also a staple dish at Thanksgiving at my house. I was going to include a recipe for this delicious pie but many of my readers are cooks and

have a lot of cookbooks with that recipe in. Also None-Such mincemeat, which can be bought at most grocery stores, I think, has the recipe on its jars. Versatile cooks today may douse the dried fruits in brandy.

There are still days left this season to invite neighbors and friends and eat mincemeat pie, sharing its fascinating heritage of patriotism, religion, and controversy.

Thought for the day: Let a joy keep you. Reach out your hands and take it when it runs by. Carl Sandburg

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

## Holiday Open House at the Museum of East Tennessee History

Cookies and apple cider will warm the day at the East Tennessee Historical Society's Holiday Open House on Saturday, December 13. Entertainment will be provided by the Kids in America Show Choir from Holston Middle School and Appalachian folklore and mountain ballads will be performed by professional storyteller Elizabeth Rose. Activities include craft demonstrations and the sale of handmade items, free ornament and craft making for the kids, and holiday refreshments.

Museum admission is free for the day. Exhibits currently on view include the feature exhibition Made in Tennessee: Manufacturing Milestones, an East Tennessee Streetscape and Corner Drug Store, and

Voices of the Land: The People of East Tennessee, a look at 300 years of history, from the Cherokee to the 1982 World's Fair. Also on display for the holiday season is a crèche made in Germany and brought to East Tennessee in 1883. The beautifully carved nativity set and carousel belonged to the Fickey family of Wartburg. Family legend indicates that it had origins in the Fickey's home district of Erzgebirge some 150 years before being brought to this country.

All events are free and open to the public from 11 a.m. - 3 p.m. The Museum of East Tennessee is located at the East Tennessee History Center, 601 S. Gay Street, Knoxville. For more information, visit [www.eastTNhistory.org](http://www.eastTNhistory.org) or call 865-215-8824.

## 'Christmas time's a coming'



By **Ralphine Major**  
[ralphine3@yahoo.com](mailto:ralphine3@yahoo.com)

It was the perfect start to a December day—the sighting of a baby deer in the field outside our barn. Beauty abounds in nature this time of year, and it falls in place with the spirit of the season. Christmas is everywhere! You can feel it in the air. You can see signs of Christmas in pine cones and poinsettias. You can smell it in scented candles glowing and Christmas cookies baking. You can hear it in children's voices singing much-loved carols like "Silent Night" and "Away in a Manger."

There seems to be a rush to get things done. There are gifts to wrap, trees to decorate, and lights to hang; there are decisions to make on how to dress for festive occasions; and there are Christmas cards to address, Christmas movies to watch, and Christmas programs at churches to see and experience.

We always enjoy seeing Christmas decorations on our daily drives—wreaths on the doors of homes and churches and candles in the windows. A Nativity display on the lawn of a local church is always a favorite to see. Whatever your traditions, may you and your families enjoy this beautiful season we call "Christmas" as you celebrate the birth of Jesus, our Saviour and Lord.

**Pictured: a beautiful Nativity scene at Northside Christian Church on Tazewell Pike in Fountain City. Photo / R. Major.**

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# Finally, it's West's turn: Rebels Win 5A Title

By Alex Norman

The West Rebels waited 364 days for redemption. They didn't let the opportunity slip away. On Friday, December 5, the Rebels beat the Hillsboro Burros in the Class 5A Title Game. It is the first state title in program history. It was a windy and rainy night in Cookeville and both teams would have trouble

holding onto the football in slick conditions. The first drive of the game for the Rebels was halted when quarterback Seth Marshall fumbled and the Burros recovered near midfield. Hillsboro rolled the dice on 4th and short inside the West 25 yard line, but Rebels linebacker Cole Skavara stopped quarterback Michael Hughes for a two yard loss. West went three and out

on their next possession and saw Hillsboro drive down the field once again. Eventually West would force a punt, and take possession at their own three yard line in the late stages of a scoreless first quarter. Early in the second Hillsboro (14-1) started a drive that would result in their first points of the game and the only points of the night for the Burros. An eight play 81 yard drive was capped

off when Hughes threw a short pass to Vincent Perry, who broke a couple of tackles and sprinted down the sideline. The 41 yard hookup gave Hillsboro a 6-0 with 6:04 remaining in the first half. West showed no panic whatsoever. Facing a third and 6 at the Hillsboro 47, West head coach Scott Cummings called a timeout to set up a play. Marshall handed off

to Nathan Cottrell, who surprised the Burros defense and went untouched to the end zone. With 5:01 to go in the first half, West was on top 7-6. After forcing a Hillsboro punt, West (14-1) was trying to extend the lead before halftime and did so. Marshall faked a handoff and ran 46 yards to the Hillsboro 6. A couple of plays later Cottrell ran it up the middle

12 yards into the end zone, and West took a 14-6 lead into the locker room. Any hopes Hillsboro had of getting some momentum back early in the third quarter were dashed when Hughes was sacked on consecutive plays by Shawn Highfill and Desmond Thompson, forcing the Burros to punt. On West's next possession Marshall bootlegged

**Continue on page 3**

## Unselfish Beavers run past Giants 74-27

By Ken Lay

Karns Middle School boys basketball coach Lynn Allen knows that his team must get contributions from every player if it is to be successful. Allen and the Beavers found the balance they were looking for Thursday night. And the result was a 74-27 victory over Cedar Bluff in a Knox County Middle School Basketball Conference game at KMS's Thomas L. Duff Memorial Gymnasium.

Not every player on the Beavers roster scored but everyone made a big play. Karns rebounded, played defense and made free throws en route to posting the lopsided victory. "I'm really happy with the effort and everyone contributed," Allen said after his team improved to 8-4 overall and 4-2 in the KCMSBC. "We made our free throws.

"We were 14-for-20 and we've had missed free throws hurt us in some games. We improved on our free throws tonight." Karns darted to an early lead and never looked back Thursday. The Beavers' defense made life miserable for the Giants all night long. Karns ran its half-court offense flawlessly at times. The Beavers' pressure forced a slew of Cedar Bluff turnovers and

**Continue on page 2**



PHOTO BY CATHY DOWHOS-OGORMAN

*Brant Mitchell, the Division II-A Mr. Football honoree, runs with authority in a 21-7 semifinal win over ECS. Eagles Coach Geoff Walters called Mitchell "the heart" of Webb School's team. As a running back, Walters called Mitchell "a big bruiser and he's good for three, four and five yards at a time. Then he'll bust one for 12. Just a big, strong kid. He's their horse and they rode him."*

## Big and talented Mitchell receives Mr. Football award again

By Steve Williams

At times, Brant Mitchell looked like a man among boys. The 6-2, 240-pounder was a powerful player for the Webb School football team and came on strong as a running back and middle linebacker at the end of the 2014 season. Veteran Webb head coach Dave Meske last week said Mitchell was "one of the top players" the Spartans have had over the years. "He's extremely talented for someone who is so big, who runs so well. We've had some really great

players, and he's up there towards the top." Meske's comments came the day after Mitchell, a senior who is committed to Georgia Tech, received the Tennessee Titans' Mr. Football award as the TSSAA Division II-A Lineman of the Year for the second straight season. The awards' luncheon and ceremony was held at the Embassy Suites Hotel and Conference Center in Murfreesboro on Dec. 1. Mitchell is the seventh Webb player to be named Mr. Football since the state award was first presented

**Continue on page 4**

## Sluggish start spells defeat for struggling Lady Eagles

By Ken Lay

Throughout the early stages of the season, the Gibbs High School girls basketball team has had its share of struggles.

The hard times continued Tuesday night as the Lady Eagles dropped a 51-45 home decision in a District 3-AAA game against Anderson County.

The Lady Eagles (1-6 overall, 0-3 in the district) started slow and fell behind 9-0 and from there, it was clear that the contest would be an uphill battle for the Lady Eagles, who finally got on the scoreboard when Shelby Griffin grabbed an offensive rebound and converted a putback to pull the home team to within 9-2 midway through the first quarter.

The Lady Eagles might have gotten behind early but they put up a valiant effort. Gibbs closed out the first quarter with a modest 5-4 surge and was only trailed 13-7 by the end of the frame.

Gibbs continued to hang tough in the second quarter. Anderson County (6-5, 2-1) and the Lady Eagles slugged through an even stanza. Gibbs guard Haley Cavalaris scored 10 of her game-high 30 points in the second frame and kept the

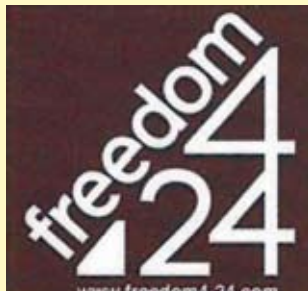
**Continue on page 2**

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Cedar Bluff's Claire Wyatt attempts a shot over Karns defender Viktoria Emory in the Lady Giants' 41-22 victory over the Lady Beavers Thursday at the Thomas L. Duff Memorial Gymnasium.

## Cedar Bluff pressures its way to win at Karns

By Ken Lay

Cedar Bluff Middle School girls basketball coach Clark Bowling might've have seen his team nab a 41-22 victory Thursday night at Karns Middle School and he was pleased.

But he credited the host Lady Beavers for their effort.

"Karns is a good team. They're well-coached and they have a good team," Bowling said after his team improved to 4-7 overall and 2-2 in the Knox County Middle School Basketball Conference with the victory at the Thomas L. Duff Memorial Gymnasium. "This is a great atmosphere and a good environment and we played a tough team.

The Lady Giants used a 14-3 second-quarter surge to blow open a close game. Cedar Bluff clung to a narrow 7-5 lead at the end of the first quarter.

But the second stanza was a different story as Cedar Bluff's defensive pressure proved to be too much for the Lady Beavers (1-5 in conference play).

"Our press was effective and we used our height advantage," Bowling said.

Cedar Bluff center Maddie Norris scored 10 points in the contest.

"Maddie rebounded well and got some good looks," Bowling said.

The Lady Giants also got a game-high 15 points from guard Jahniya Bussell.

Meanwhile, the Lady Beavers fell behind 21-8 by halftime but Karns kept fighting and refused to go quietly. The Lady Beavers never overcame the sluggish second quarter but they managed to scrap and hang around.

"These kids play hard," said Karns coach Tracy Eaton, who returned to the KMS sideline this season after a three-year hiatus. "The younger kids have improved greatly and the older kids are setting a good example for the young ones.

"These kids fight hard until the last second ticks down."

Tori Adams scored eight points to lead the Lady Beavers and Eaton got the chance to see her young players play late in the fourth quarter. The Karns youngsters held their own against the relentless Cedar Bluff pressure defense.

The Lady Giants outscored the Lady Beavers 8-6 over the final six minutes despite employing the constant pressure throughout the game.

## Unselfish Beavers run past Giants 74-27

Cont. from page 1

Karns took advantage of its opportunities all night. The Beavers featured a balanced scoring attack and it all added up to a big win as the Giants were never really in the game.

The Beavers opened a 19-7 lead by first quarter's end and from there, the advantage continued to grow. Karns scored 19 more points in the second stanza and opened a 38-11 halftime lead.

After the break, things would only get worse for the Giants, despite the fact that the Karns starters were all on the bench midway through the third quarter.

The Beavers scored the first seven points of the frame and opened a 45-11 lead midway through the frame. Cedar Bluff finally broke a long scoring drought when Ethan Stone converted a pair of foul shots.

Stone scored eight of the Giants' nine points in the third quarter. The other Cedar Bluff point came on a free throw from Declan Brophy. Cedar Bluff made just 10 field goals in the game.

Stone was the Giants' leading scorer. He finished with 11 points (including 10 in the second half.

Cartez Campbell led the Beavers with 12 points. Carson Lavendar and Cam

Fisher added nine points each. Michael Culpepper and Allen Sumner each finished with eight points. Cade Huff and Bryce Jenkins each scored seven points for Karns.

Allen said he was pleased with the victory but he noted that he had more important things to be happy about. Those occurred before the Beavers even took the court against the Giants.

"No one likes to win more than I do," he said. "But our goal here is to make our better players.

"We had several players turn their lives over to the Lord during a pre-game meeting and that was an even bigger victory for me."

## Sluggish start spells defeat for struggling Lady Eagles

Cont. from page 1

Lady Eagles within striking distance.

Cavalaris, the Gibbs senior who managed just three points in the first quarter (on a 3-point basket) awoke with a vengeance after the Lady Eagles' sluggish opening quarter. She

made three 3-pointers in the third quarter and made a long-range jumper late in the third quarter to pull the Lady Eagles to within 34-31.

Anderson County, which had its share of struggles throughout the contest, seized control of the

game in the fourth quarter. The Lady Mavericks' Klarissa Roberts and Kristen Couples combined to score the first 13 points of the quarter and helped ACHS salt things away. The Lady Mavs took a 44-31 lead when Couples hit a free throw with 3:35 remaining in the game.

Gibbs would make another run and pull to within 50-45 when Griffin scored with 7.8 seconds left before a Lady Mavericks' free throw provided the winning margin.

Roberts scored 18 points to lead Anderson County. Couples added 12.

For Gibbs, Griffin finished with six points.

## Admirals overcome slow start to remain unbeaten

By Ken Lay

During his first four years as Farragut High School's boys basketball coach, Chris Cool has watched his Admirals struggle on the hardwood.

But things have changed this season as the Admirals entered Friday night's District 4-AAA showdown with rival Hardin Valley Academy having won their first six games.

The Admirals (7-0 overall, 2-0 in the district) continued their winning ways with a 75-71 victory in front of a packed, loud and rowdy house at the Lynn E. Sexton Gymnasium.

Farragut fell behind the defending district regular-season champs 29-20 in the second quarter before exploding. The Admirals closed the second stanza on a 19-3 run and opened a 39-32 halftime lead. The surge worked the Admiral fans into a frenzy.

"We've been in some loud games, like Bearden, but this is the loudest that I've ever heard it in here," said FHS senior Ty Allen, who finished with 11 points. "Coach Cool was calling plays and I couldn't hear a word.

Allen was one of four Admirals to post double figures in the scoring column. Alexander Rather led the way with 17 points. Luke Janney scored 13 points off the bench and David Dawson also scored 11 points before the Farragut fans stormed the floor when the final buzzer sounded.

The Admirals are off to their best start in recent memory and Cool said that is not a coincidence. "The good thing about this for us is that it's someone different getting it done for us every night," Cool said. "This is the first time since I've been here that I can go nine or 10 [players] deep and not have any dropoff."

As for Friday night's playoff-like atmosphere, Cool said "When you're 6-0, everybody wants to see you play."

The Admirals responded by giving the fans a balanced performance. Point guard Keegan McGuire scored seven points and Drew Driscoll finished with five. The duo shared point guard duties and Cool lauded the effort of the two seniors.

"Quite frankly, we

wouldn't have been where we were without Keegan McGuire and Drew Driscoll handling the ball the way we did," Cool said. "Luke Janney also gave us a big lift off the bench."

Blaine Shockley and Caleb Clevenger scored 12 points to lead the Hawks (6-3, 1-1). Tyler Durden and Seth Long added 10 points each from Hardin Valley, which trailed by as many as 10 points in the contest.

Farragut, which hosts Maryville Tuesday night, took a 50-40 lead when Rather made a field goal with 4 minutes, 32 seconds remaining in the third quarter.

The Hawks clawed their way back and trimmed Farragut's advantage to 54-48 by the end of the third stanza.

The Admirals had to hold on down the stretch after they turned the ball over and Shockley's basket pulled the Hawks to within 71-69 with 40.3 seconds remaining. Shockley was fouled on the play but missed the ensuing free throw. The Admirals then scored four of the game's final six points to seal the win.

## McCoy propels Farragut to key district win

By Ken Lay

Farragut High School boasts one of the most veteran and battle-tested girls basketball teams in Knox County but Friday night, the Lady Admirals received a huge late boost from a junior a varsity newcomer.

Farragut center Jaiden McCoy, who was battling an ankle injury, scored 11 of her game-high 19 points to propel the Lady Admirals to a 53-45 District 4-AAA victory over rival Hardin Valley Academy at FHS's Lynn E. Sexton Gymnasium.

"She tweaked her ankle [early in the third quarter and it looked pretty bad," Farragut coach Jason Mayfield said. "But she battled for us and she came up huge.

"She scored 19 points and had 12 rebounds. She's a tough matchup for anybody. She hurt her ankle with 6:49 left in the third quarter and it was already bothering her."

McCoy, a junior and first-year varsity player, might've have played much of the second half with a tender ankle but neither the injury nor the Lady Hawks could stop her.

And victory cures aches and pain. That was evident when McCoy celebrated

her team's victory with a few improvised dance steps outside the Lady Admirals' locker room after the game.

"It feels pretty good right now," McCoy said of her injured ankle. "It's a little sore but I knew that if I didn't step up and contribute, we might not have won this game."

The Lady Admirals (4-3 overall, 2-0 in the district) were lethargic early. They fell behind 14-10 in the first quarter and trailed 27-23 at halftime.

Farragut battled back and took the lead for good when senior guard Anna Woodford gave them a 31-30 lead midway through the third quarter. McCoy scored eight points before halftime despite a quiet five-minute stretch in the second quarter.

"She was obviously the difference in the game but for five minutes in the second quarter, we didn't get her the ball," Mayfield said. "I don't know why we didn't give her the ball."

Once Farragut decided to utilize its inside weapon, they engineered an 18-8 run to take control of the contest and many of those points came when the Lady Admirals crashed the offensive boards.

"I thought both teams battled and played hard,"

Hardin Valley coach Jennifer Galloway said. "They just ended up with more points on the board than we did.

"I thought our defense was pretty good. The difference was rebounding. In the third quarter, they got seven offensive rebounds and they scored on four or five of them and that's eight to 10 points."

Freshman Abby Cornelius led the Lady Hawks (6-3, 0-2) with 14 points. She, however, scored 11 points before halftime.

"I thought Abby Cornelius did a good job keeping her composure," Galloway said.

McCoy was the biggest star for the Lady Admirals on this night. But she received plenty of help from her supporting cast as Woodford added 13 points and senior Kristen Freeman had nine points. Both Woodford and Freeman pulled down eight rebounds for Farragut, which hosts Maryville Tuesday night in another key district game and rematch of last season's Region 2-AA Championship Game won by the Lady Admirals.

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# Webb's best-ever second quarter too much for BGA

By Steve Williams

It was Webb School football at its best. "We've never had a better second quarter," said veteran Spartans Coach Dave Meske as his team prepared to head back to Knoxville Thursday night with another gold football. "Special teams, defense, offense."

All three contributed as Webb scored a flurry of points in one super stretch and the Spartans pulled away from a 7-7 tie with Battle Ground Academy in the TSSAA's Division II-A championship game at Tennessee Tech University in Cookeville.

A 24-point second quarter, to be exact, propelled Webb to a 31-7 halftime lead.

A quick scoring recap:  
Blocked punt, scoop and score.

Fumble recovery on ensuing kickoff nets field goal.

A pick six.  
Well-executed TD run around left end.

"BGA came out in second half and played hard," pointed out Meske. "We got enough first downs and played tough defense to win the game."

Final score was 38-21.

It was Webb's third state title in a row, fourth in five years and No. 8 overall.

"All had different kids, so all are special," said Meske, who has coached the last seven of them, after Ron Gratz guided the Spartans to Knoxville's first state title in the TSSAA's classification era in 1981.

Brant Mitchell, who swept offensive and defensive MVP awards, rushed for 111 yards and a touchdown on 23 carries. Defensively, he had five tackles, two interceptions and the pick six.

JERSEY TRIBUTE: Webb senior quarterback Brock Beeler wore injured teammate Liam Willoughby's No. 45 jersey in the title game instead of his No. 1.

"Liam is a tremendous football player for us who was sidelined with a knee injury," said Coach Meske. "Brock wanted to honor him and I said go for it."

"Liam has a little rehab to go through," added Meske, "but he's going to be okay."

"Brock is a tremendous leader and an even better teammate."

Willoughby (6-2, 220) was a senior defensive end and tight end for the Spartans. Wearing street clothes, Liam was a captain in the championship game and went out for the coin toss. Webb won the toss and took the ball.

TECH TIES: Webb's Brant Mitchell and West's Nathan Cottrell, both Georgia Tech commitments, may room with each other in college.

"We've hung out several times we've been on visits together," said Mitchell. "I got his number the last time and we've been texting each other back and forth, wishing each other good luck before our games. I think we're forming a pretty good relationship, and I think we're going to room together when we get down there, too."

# Finally, it's West's turn: Rebels Win 5A Title

Cont. from page 1

his way 38 yards down to the Hillsboro 21. Three plays later Marshall sneaked it in from 3 yards out, and with 5:15 to go in the third, West was in control 21-6.

Late in the quarter the West special teams made a play they led to the final points of the night. Marshall rugby style punted the football, and Hayden Shymlock was down at the one yard line to down the football.

On the next play Hughes fumbled in the end zone. He fell on the football, but that cost the Burros two points for a safety. West led 23-6 with 2:09 to go in the third quarter.

A Marshall fumble gave Hillsboro a chance at cutting into the lead when Mal-ique Fleming picked it up and ran it back to the West 15. But the Rebels defense stood strong and wouldn't give up a first down.

West ran the remaining 7+ minutes off the clock, and the gold ball trophy was theirs.

"It means a ton to our school to our community,"

said West head coach Scott Cummings on statewide television after the game. "I thought both teams handled themselves very well, credit to Hillsboro, great team great season... they do a great job. That's a class bunch."

Cottrell, a Georgia Tech commitment, rushed for 227 yards and was named Offensive MVP. Marshall rushed for 113 yards.

"Whenever you have #7 (Marshall) and #5 (Cottrell) you can win and call a really bad game," said Cummings. "Sometimes I called some bad plays and they still looked great because of those guys."

The pain of 2013 was still with this team. Henry County edged West 28-27 in the 5A title game.

"We took those signs down right before we left," said Cummings. "We had a ceremony to take them down."

And now the Rebels will need to make room for more reminders of their success.



PHOTO BY CATHY DOWHOS-OGORMAN

Webb seniors (left to right) Cole Sams, Bennett Harrison, Dustin Nickle, Wrinn Alexander, Alec Vetrano and Dean Miniard with this year's TSSAA Division II-A state football championship trophy.

# Heave Ho, Three in a Row! Webb Spartans Capture Another State Title

By Alex Norman

Defense and special teams... The Webb Spartans sure are glad both units brought their best game at the best time.

On Thursday, December 4, the Spartans beat Battle Ground Academy 38-21 in the Division II-A Championship Game in Cookeville. It is the third straight state championship for Webb School of Knoxville.

"Seeing these kids reach their goal, they worked so hard," said Webb Spartans head coach Meske after the game to a state-wide television audience. "It makes your heart warm and I am just so proud of them."

The Spartans (10-3) got off to a shaky start when quarterback Brock Beeler threw an interception on the first play from scrimmage. But the defense had their back, forcing a BGA fumble two plays later.

After a missed field goal from Webb, BGA quarterback Clayton Beathard hit Ronald Cleveland on a 65 yard gain. Zach Hardiman ran it in from 10 yards out on the next play, and BGA (10-3) had a 7-0 lead with

6:53 to go in the first quarter.

The Spartans responded with an impressive 11 play 66 yard drive that took over six minutes off the game clock. Mr. Football Award Winner Brant Mitchell scored on a 10 yard run, and the game was tied at 7.

The second quarter was all Webb School.

First the Spartans defense forced a three and out from the Wildcats offense. Wrinn Alexander blocked a punt, picked up the football, and run 15 yards for the score, and with 11:44 to go in the second quarter, Webb went on top 14-7.

On the ensuing kickoff Webb School got a break when BGA's Rieves Berry fumbled and Spartans' Andrew Craig recovered at the Wildcats 11 yard line. The referees missed an obvious facemask call that would have nullified the turnover.

Webb turned the fumble into points when Andrew Favaro kicked a 27 yard field goal, and with 9:44 to go in the first half, the Spartans had a 17-7 advantage.

Things went from bad to worse on the next BGA possession with Beathard was picked off by Mitchell, who ran it back 55 yards for a touchdown. It was now 24-7 midway through the second quarter.

On their next possession the Webb kept the good times rolling with an 8 play 56 yard drive that took more than 4 minutes off the game clock. Alexander Berube took the hand-off around the far side and 13 yards later was in the end zone.

At intermission Webb School was in control 31-7.

BGA got some momentum back when Cleveland took the opening kickoff all the way back to the Webb 7 yard line. Four plays later Beathard snuck the football over the goal-line, and the Wildcats were down 31-14 with 9:51 to go in the third quarter.

Webb responded with an 80 yard drive. Berube scored from 4 yards out and the Spartans led 38-14 with 6:51 to go in the third.

A 13 yard pass from Beathard to Marcus Hawthorne got those points

back for BGA, and with 4:17 to go in the third they trailed 38-21. There was still plenty of time left for them to make a comeback.

But the Webb offense moved the football enough to work the clock, and the Webb defense forced the Wildcats to turn the football over on downs twice. Scoring

It's the eighth state championship in program history and the seventh for Webb head coach David Meske.

"BGA did a great job they didn't quit anytime on the field," said Meske. "In the second half they got back in this game and they played hard. We had to play hard. I'm proud of the way we reacted to them playing hard, so we did a great job."

On the day the Spartans forced four turnovers. Brant Mitchell, who will

play his college football at Georgia Tech, was named both the Offensive and Defensive MVP. He ran for 111 yards and a touchdown, made five tackles and made two interceptions, one that also resulted in a touchdown.

## Veteran Rebels handle strange start and Hillsboro

By Steve Williams

On Nathan Cottrell's first carry of the TSSAA Class 5A state championship football game, it looked like the speedy West High running back was gone for a touchdown, but he slipped somehow and went down at the Rebels' 45-yard line.

It must have been the rain that created a slippery spot on the artificial turf at Tennessee Tech's Tucker Stadium Friday night and caused Cottrell to fall untouched.

Then moments later, the ball came loose somehow and got away from teammate Seth Marshall, West's quarterback. Hillsboro recovered at its 42. The ball must have been slippery from the rain.

Two blooper-type plays. A strange start. But the veteran West team handled it well.

After Hillsboro took a 6-0 lead midway through the second quarter, things returned to normal for West. Cottrell had a 47-yard touchdown run on a quick opener and Marshall had a 52-yard run to set up another Cottrell TD just before halftime as the Rebels went ahead 14-6

West went on to post a 23-6 victory for its first ever state title.

"The key to the win was our seniors and their maturity," said Scott Cummings, West's head coach, via e-mail. "They didn't let adversity affect them, especially with the weather.

"We executed on both sides of the ball. Our defense was exceptional."

Cummings, whose teams had been in state title contention three times in the past four seasons, including a one-point loss to Henry County in last year's finals, was smiling at halftime.

"To hold them to six points with all of their athletes, speaks volumes for our defense," said Cummings on a state-wide telecast. "I just told one of our linemen - our offensive line is going to win this game."

An even heavier downpour of rain started as the second half got underway. The TV weather forecast for Tucker Stadium: "Cats and Dogs."

But the West defense continued to shine and held the Burros to less than 40 yards and no points in the second half.

A big gain on a bootleg by Marshall led to his twisting touchdown run from the 3 in the third quarter. West scored its final two points on a safety.

The Rebels finish with a 14-1 record. It was Cummings' 101st career win.

"This team was special in many ways," said the West coach. "Athletically for sure and that's obvious with the speed we had. But this senior class is just simply special and well deserving of this title."

Many West students made the

trip to Cookeville to support the Rebels. With 1:27 remaining and the victory all but sealed, they were drenched but very happy.

"The crowd was amazing," said Cummings. "I'm very proud of our student body and fans."

YELLOW CROSSES: On the back of the West players' helmets were yellow crosses worn in memory of two young school girls and a teacher's aide who died last Tuesday when two school buses collided in East Knoxville.

"Yellow crosses was our way of honoring those families that lost loved ones in a manner that's absolutely hard to fathom," said Coach Cummings. "Hopefully, it shows that this game is special but still a game."

FULTON'S STREAK: The Falcons (14-0) were scheduled to play Trezevant (13-1) in the Class 4A finals Saturday, after The Knoxville Focus' deadline. The Focus will provide coverage of Fulton's bid for a third title in a row in its Dec. 15 issue.

Maryville was slated to play Ravenwood Saturday night in a showdown of unbeaten Class 6A teams.

Earlier Friday, Coalfield bowed to Union City 56-14 in the Class 1A finals and Alcoa was shut out 7-0 by Christ Presbyterian Academy in the Class 3A title game.

# Bowl outcome should determine whether or not Butch gets raise

I've heard reports University of Tennessee athletic director Dave Hart will be giving head football coach Butch Jones a contract extension and pay raise this week.



By Steve Williams

As it is, Jones' current contract already allows him a \$100,000 bonus and the entire coaching staff a \$366,000 bonus for just getting the Vols in a bowl game.

I don't think that's right, either. He and his assistants should be rewarded a bonus if they win a bowl game.

I know. Hart's way is the way it's done in major college football everywhere. That don't make it right.

There should be an incentive for coaches to win. These games are important. They'll be keeping score.

Years ago, national champions were crowned in college football at the end of the regular season and results of bowl games didn't factor into it.

Tennessee's 1951 team went undefeated in the regular season and was the

national champion even though it lost to Maryland 28-13 in the Sugar Bowl. That's the way it was back then. Thank goodness that's changed.

With the regular season over, Butch Jones got graded last week, too. On one local radio sports talk show, fans' grades for Jones were totaled and averaged out to a C plus. That surprised me. I thought it would be higher, because Jones seems to be well liked overall by the Tennessee fan base.

There must be more doubters in this fan base than I first thought.

After two seasons, I think Jones has improved the Tennessee football program. But it had a whole lot of room for improvement.

Jones has excelled in some areas. His recruiting classes have been ranked among the best in the nation, but I think we need to put a greater emphasis

on recruiting more linemen. Blocking and tackling is still very, very important in this game.

Butch has mended torn relations with former players and high school coaches in the state. But not allowing local high school teams to play their pre-season jamboree in Neyland Stadium, I thought, was a mistake.

Jones' players have played hard and there's been no sign of quit in them. They've been competitive in every game.

His players also have done a good job in the classroom, and for the most part have represented the program and university in a first-class manner.

When there have been discipline issues, Jones has dealt with them quickly and fairly and with the best interest of the program in mind. All players are treated equally too, no matter where they stand on the

depth chart. That's a welcome change over the last regime.

Butch has made great strides in building the roster, putting better talent on the field and increasing depth. These areas should continue to get stronger with solid recruiting classes.

Tennessee shouldn't have had to go down to the wire against Vanderbilt to become bowl eligible. That should have been settled long before.

Why? I think the Vols could have been a lot better on offense and won more games this season.

Jones' zone-read offense and quarterback Justin Worley didn't fit. If he was going to keep the zone-read attack in place, Joshua Dobbs was the QB for it.

If he wanted to go with Worley, he should have installed a pro-style offense.

Now for the really bad news.

Choosing to red-shirt his best zone-read quarterback could very well have cost Tennessee wins this season over Georgia and Florida. The Vols could have been playing for first place in the SEC Eastern Division standings when Missouri came to town.

Butch tends to be stubborn, in my opinion. He wouldn't change his offense. He wouldn't admit he was wrong to not play Dobbs all along. He was even reluctant to praise Dobbs for his play against Alabama and South Carolina, when the rest of Vol Nation was jumping up and down with excitement.

An extension? A raise? Has Jones really earned it?

I say yes, but only if Tennessee wins its bowl game.

# Solid team effort nets big win for Eagles

By Ken Lay

Gibbs High School boys basketball coach Timmy Meade knows that his team plays better when it shares the basketball.

So the coach had to be pleased when he saw this team use a balanced scoring attack in its 72-58 District 3-AAA victory over Anderson County Tuesday night at Gibbs High School.

"Overall, I'm pleased with the way we played and the only thing I'm disappointed with is the way we finished out the game," Meade said after this squad improved to 4-2 overall and 2-1 in the district. "Of course last year, this group of guys didn't get many chances to play with a late lead last year."

On this night, however, it was the Mavericks who didn't get to play with a lead --- at all.

The Eagles jumped to a fast start and opened a 10-0 lead when Mark Thomas made a basket with 4 minutes, 50 seconds remaining in the first quarter.

Anderson County (6-5, 1-2) did manage to pull within 17-13 late in the

opening frame but Gibbs guard Keith Ownby buried a 3-point basket as time expired in the first quarter to give the Eagles a 20-13 advantage.

From there, the Eagles dominated the game. They used an early 8-3 second-quarter run to expand their edge to 28-16 when Ownby hit another long-range jumper with 5:27 left in the first half. ACHS head coach Derek Wallace then called timeout but the Mavericks never found any answers for the Eagles' high-powered and balanced offensive attack.

Gibbs had five players score in double figures against the Mavs.

Tyler Mullins led the way with a game-high 27 points. He provided an early second-half spark when he scored the first nine third-quarter points for the Eagles.

"Tyler is one of those streaky shooters," Meade said. "When he hits one, they all seem to start going down."

"He can play different positions too. Tonight, he played three positions."

Mullins, who saw time at both guard positions

as well as a stint at small forward, hit four 3-pointers. But he also received plenty of help from his supporting cast. Wayland Price scored 12 points while Thomas, Ownby and DeSanta Smith finished with 11 points each.

Gibbs was lethal from the outside as the Eagles made nine 3-pointers (including six over the first 16 minutes). Mullins had four baskets from beyond the 3-point arc. Ownby had three and Price hit two for the Eagles, who led 38-23 at the half.

"We shared the basketball tonight and this group plays better when we share the basketball," Meade said. "We beat a good team tonight but they couldn't hit anything."

"Starting 2-1 in the district is big for us because there are no easy wins in this district. We won on a last-second shot [at Halls] before Thanksgiving but this was our best team effort in the district this year."

Trey Bingham scored 19 points to lead the Mavericks.

# Big and talented Mitchell receives Mr. Football award again

Cont. from page 1

in 1985 and the Spartans' third two-time honoree.

"This award really means a lot and it means a lot for our team, too," said Mitchell, after finishing a practice session at University of Tennessee's indoor football complex last week in preparation for Webb's state championship game. "It really shows you the quality of guys we have around me and I wouldn't be able to do it without them."

"Just to see my name up on that banner with so many other successful guys, and to look at their careers and how well they've been part of the game throughout their time playing, it's really an honor to be up there with them."

"I was shocked. I really didn't expect to win it again. I was up against two really good players (Trey Smith of University School of Jackson and Andrew Wood of Friendship Christian School) and they deserve it just as much or more than me, so I've got to give it to them too for being finalists with me."

Mitchell was impressive in Webb's semifinal win over Evangelical Christian School and quarterfinal win over Davidson Academy.

"He got healthy," said

Coach Meske. "He's been banged up with an ankle almost the whole year, so we couldn't give him the ball as much as we wanted to."

"The last two weeks he carried the ball 20 times a game, rushed for over 100 yards. He played defense. He's on kickoffs, so he's not coming off the field. It's nice to see him healthy and going full speed."

Mitchell finished the regular season with 86 tackles, 48 assists and six interceptions. He rushed for 666 yards. His eight touchdowns came three different ways - rushing, interception return and fumble return.

"He's an unselfish football player," said Meske. "If we needed him to play offensive guard, he went to offensive guard. He didn't look back. He didn't complain. He said, 'If that makes us a better football team, I'll do whatever it takes.' That's the kind of football players we have. He's been a great leader as far as that goes."

Said Mitchell: "I've tried to be a leader. Playing middle linebacker, that comes with some responsibility, getting lined up on defense and making sure everybody is sticking to their assignments and doing their job

correctly. I've tried to step up and take that leadership role."

Mitchell thinks Georgia Tech wants to start him out as a middle linebacker, but says there's also a chance he could end up as a full-back in the Yellow Jackets' Wing-T offense.

"I think he'll do great at Georgia Tech," said Meske. "He picked a school where he feels very comfortable and excited about the academics. He wants to be an engineer. He's excited about that, and I think he'll have a lot of success on the football field. He'll be an inside linebacker."

Webb's previous two-time Mr. Football honorees were John Inman (Lineman of Year in 2001 and 2002) and Todd Kelly Jr. (Back of Year in 2012 and 2013). Inman played at Marshall University. Kelly is a freshman safety at UT.

Three UT commitments - Coalfield lineman Zach Stewart, Murfreesboro Oakland lineman Jack Jones and Murfreesboro Blackman quarterback Jauan Jennings - also were 2014 Mr. Football honorees in their respective classes. Maryville defensive end Dylan Jackson, also a Tennessee commitment, was a finalist for the state award.

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## The Doctor is in

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

### Isms

As a grandfather and a writer I know words are important. My grandson's use of words is increasing rapidly, and he now expresses his desires in sentences instead of a baby's cry. And when I write for the Focus my readers and I share a common language and understanding. My father-in-law was born with red-green color blindness and was once asked what red looked like to him. To his interlocutor (word of the week) he replied, "Well, what does red look like to you?" At some level understanding is experiential. As an example, each of us knows what a car is because we've all seen one.

You may not know it, but we've entered the liturgical season of Advent. Advent derives from the Latin word for arrival. Every year we Christians celebrate the arrival of Jesus Christ into

the world two thousand years ago; and nothing has been the same since.

Unfortunately, we can also anticipate the seasonal rant of activists demanding that the religious aspect of Christmas be expunged from the Holiday Season. Perhaps these malcontents don't realize that the word Christmas comes from the old English word for Christ's Mass.

Words do mean something. Theism is a perspective which acknowledges the existence of God. If you put "a" before theism you get the word atheism, a perspective that denies the existence of God. Recently, I read an essay by a chaplain which appeared in the Journal of the American Medical Association. His credentials included a Master of Divinity as well as a Medical Doctor. However, what

struck me was his self-described atheism. Yes, you read that correctly. This atheist serves a major hospital in New York City as a chaplain.

Existentialism is a perspective where the individual exists "in an unfathomable universe...and must assume responsibility for his actions without any certain knowledge of right or wrong." Though the "chaplain's" essay was well written, I felt pity for him (and his fraud), as he described his feelings of isolation during a liturgical holiday. Perhaps I was sympathetic because I once toyed with existentialism and agnosticism during my sojourn in the "far country" of the Prodigal.

If there is no standard of right or wrong, isn't everything relative (relativism)? Can there be morality without an agreed upon standard? To measure a door frame I might use a yard stick, but I had better be sure I didn't mistakenly pick up a meter stick as my standard of measure. I now ascribe to a perspective you might call absolutism because I believe in a perfect Creator as my standard measure of the ideal.

William James was an American philosopher and an atheist. He is credited with the school of pragmatism. James said that if

there are two diverse perspectives, and there is no incontrovertible evidence that either is right, a rational man is free to choose the perspective that works best for him.

The Middle Ages was a time when truth came from faith (in God). The Age of Reason later argued that truth comes from rational thought and the scientific method of observation. We have come far in our understanding of the universe, but I believe we "know only in part," as the philosopher Paul said in 1 Corinthians 13. Materialism holds that the universe is defined by what man knows. I believe this is a woefully incomplete definition of reality.

My medical partners used to smile at my observations of life, calling them Fergisms. Years ago I used some of the humorous stories in a Focus essay, but things seem more serious these days. In fact, I'm disturbed by the -isms of our day. Even Ferguson, Missouri, has come to Cumberland Avenue under the moniker of racism. Actually, the debate in Ferguson and across the nation is actually about observational facts verses emotion. I don't know the details of the shootings of Michael Brown or Trayvon Martin, but other citizens looked at the evidence (the facts)

and rendered verdicts. The alternative to the law is mob rule driven by emotion and a return to lynching.

How do you arrive at truth? Is truth determined by facts through observation and prayerful, conscientious analysis? Or have we devolved to the Middle Ages where faith in a political cause or a party determines our truth? I am concerned that power and its acolytes in the media are becoming the instruments of truth. They even justify the usurpation of liberty by stating we are too stupid to take care of ourselves and must be led to their promised land.

These days we find ourselves along the fault line between the great tectonic plates of Western Civilization and Islam, and at the edges of the colliding perspectives known as conservatism and progressivism (also known as modern liberalism). Please discard the names Republican and Democrat because these are antiquated terms and are mere facades of reality. Don't listen to what they say, ask yourself why they say it.

Conservatism embraces the traditional way of doing things, though it remains open to measured changes over time. Progressivism is a catchy term that is actually more than one

hundred years old. However, its modern incarnation embraces the radical, revolutionary and untested hope and change of Barack Obama. How's that working out?

I welcome the Advent Season as a time to turn off the TV and the stodgy face of Mitch McConnell and deceitful face of Barack Obama. I don't identify with either of them, their political parties or their quest for the Middle Earth Ring of Power. The quest for power destroyed the Gollum, Slinker, in Tolkien's novel just as it is twisting Harry Reid into a human caricature.

Jesus came to earth to give us a new focus. I think God wanted us to have less fear of Him and more love, so He became a man to live among us and to show us a better way.

The Christian apologist C. S. Lewis said it best of Christ. In his "trilemma" Jesus was either a liar, a lunatic or Lord. Even atheists admit there are no facts to show that Jesus was either of the former. He is therefore the latter, and the reason for the season.

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

## Knoxville Jingle Bell Run/Walk this Saturday

The Arthritis Foundation of East and Middle Tennessee named Rheumatology Consultants the Medical Honoree of the 2014 Knoxville Jingle Bell Run/Walk on Saturday, Dec. 13. Rheumatology Consultants, the first rheumatology group in East Tennessee, has served in the Arthritis Foundation since the late 1970s, helping to start and promote support groups, water/swimming programs and fundraisers such as the Jingle Bell Run and Circle of Hope events.

Voted as one of the nation's "Most Incredible Themed Races," the Jingle Bell Run/Walk for Arthritis is an important fundraising event that raises funds to help fight and end arthritis, which affects 50 million Americans - roughly one in five adults. Funds raised through the event support Arthritis Foundation programs, research and advocacy initiatives to help Tennesseans live better today while finding a cure for the number one cause of disability in the United

States tomorrow. A long-time Arthritis Foundation advocate and volunteer, Dr. Wolfe and his fellow doctors were chosen as the 2014 Jingle Bell Run/Walk honoree because of their strong leadership skills, passion for helping others and dedication to removing the burden of arthritis from the Knoxville community. The group of five rheumatologists continues to work with their patients and the Arthritis Foundation with fund raising and advocacy to help bring hope to children and

adults suffering from the many different types of arthritis.

"Arthritis is a costly, painful and debilitating disease that affects millions of Americans," says Dr. Wolfe. "I look forward to working with the city of Knoxville to host a successful Jingle Bell Run/Walk and reach our fundraising goal."

To learn more and register for the Knoxville Jingle Bell Run/Walk, visit [www.knoxvillejbr.org](http://www.knoxvillejbr.org) or contact the Arthritis Foundation at (865)470-7909.

## ANNOUNCEMENTS

### Central High Choral holiday performances

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

### Corryton Christmas Parade

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

### Fountain City Business & Professional Association

Please join us for the

annual Fountain City B&P Christmas After-hours on Tuesday December 9, 2014 from 4-7 p.m. at Commercial Bank, located at 5320 N. Broadway in Fountain City.

The annual gathering joins members and guests alike in a casual and festive manner. Enjoy light hors d'oeuvres and seasonal music. The new board members for 2015 will be introduced and this year's Claude C. Myers Award will be given to a very deserving member of our community. There will once again be a silent auction with all proceeds benefiting the local schools of our community.

Tickets at the door will **Cont. on page 3**

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# Faith

## Saying 'I'm Sorry'

If you live long enough, you are going to be hurt by someone. In fact, it is likely you hurt someone yourself at some point in your life, be it intentional or unintentional. The story of a tax collector named Zacchaeus is a good case study in what it means to repent and say you are sorry (Luke 19:1-10). This man was one of the last men anyone would have expected to admit



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

wrongdoing. But once Zacchaeus encounters Jesus, his life is forever changed. He comes clean with his wrongdoing and wants to make things right. Why could salvation come to this sinner? Because Jesus came to save people. The name, "Jesus," means "salvation." The thing that was keeping Zacchaeus from God was his love for money. And now, instead of grabbing

money, he lets it go and shares it with others. We learn in this story that Jesus came to seek and save the lost (Luke 19:10). That includes you and me. Jesus came to change lives. But in order for change to take place, we must first admit we are wrong and ask for forgiveness.

When it comes to asking for forgiveness, you can't mean it unless you are completely honest. When you are in the presence of God, you recognize your sin because He is so holy. This is why once Zacchaeus met Jesus, he recognized how unworthy he was. Zacchaeus was considered a traitor as he collected money from the Romans and then lined his own pockets with the extra he took from the Jews. Zacchaeus knew how people felt about him so he lets everyone know around him that he is sorry. He admits

his mistakes. Next, repentance requires accountability. Zacchaeus says he will pay back four times of what anyone was cheated and on top of that he would give half of what he owned to the poor. These statements invite accountability. When we say we are sorry, we need to set up hedges of protection in our lives so if we do not keep our word, there will be consequences. Share your struggles with Christian friends who love you and will help hold you accountable. Words need to be followed by actions. Repentance demands change. It means to do an about face and turn to God (Acts 3:19). A relationship cannot be restored, be it God or someone else, until repentance takes place (2 Cor. 7:10). In order for repentance to take place, you have to invite Jesus into the

process. Notice that Zacchaeus doesn't approach Jesus. Jesus comes to Zacchaeus. Jesus is always standing at the door of your heart and knocking, but we must let Him in. The Jews considered Zacchaeus a traitor, yet Jesus calls him a son of Abraham. Jesus never stops seeking and saving what is lost. And as long as Jesus is calling, it is not too late for you. Go to God with your struggle. Let Jesus come into your life and receive the forgiveness he offers freely. Not only do you need to say you are sorry to God, but there may be others in your life you need apologize to. It might take time for people to believe the change is true in your life. Sin will leave scars. But the good news is that while Jesus doesn't erase the past, He can redeem the past and use it for His glory.

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### In Loving Memory

Bowers, Denton Paul - age 58, born June 13, 1956 of Madisonville, passed away peacefully at his residence on Friday, November 28, 2014 in the loving care of his loved ones after a nearly 7 year battle with cancer. He was a 1976 graduate of Friendsville High School. He was employed by Remco of Alcoa, TN where he perfected the trade of "motor winder." His strength and perseverance to overcome physical challenges led us to believe that each day that God allowed him to spend with us was a blessing and an opportunity to create long lasting, loving memories. Survived by his loving wife Ivis "Maggie" Bowers. Daughter Ashley Bowers - Perkins (Shawn), step daughter Liz Olivencia (Luis). Brothers: Glynn Edwin Bowers (Linda), Glenn Dale Bowers (Jennifer) and John Miller. Sisters: Sharon Holder (Donald), Sandra Davis, Sylvia Miller and Sonja Anderson. Grandsons: Andrew and Avery Perkins and Lukas Paul Olivencia. Loving sister in law Lisa Walker (John Allen). Several nieces and nephews. "We will always remember your wonderful sense of humor and your love for all of us." A celebration of life service will be held later at the Maryville Seventh Day Adventist Church located at 2921 Sevierville Rd. Maryville, TN with Pastor Ed Santana officiating. Call 865-603-9878 for more information.



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# Classified

# Legal Notices

75 FORECLOSURES

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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 27, 2006, executed by JUAN ANTONIO AYALA AND BLANCA IMELDA AYALA, HUSBAND AND WIFE, to CROSSLAND TITLE, Trustee, of record in BOOK 1419, PAGE 2011, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR EQUIFIRST CORPORATION, in the Register's Office for ANDERSON 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 ANDERSON County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-ABC1; the entire indebtedness having been declared due and payable by THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-ABC1, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **TUESDAY, JANUARY 13, 2015 AT 2:00 P.M.** (LOCAL TIME), AT THE FRONT DOOR OF THE ANDERSON COUNTY COURTHOUSE, IN CLINTON, ANDERSON 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 ANDERSON County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF ANDERSON, TENNESSEE:

SITUATED IN THE SECOND (2ND) CIVIL DISTRICT OF ANDERSON COUNTY, TENNESSEE, WITHIN THE CORPORATE LIMITS OF OAK RIDGE, TENNESSEE, BEING KNOWN AND DESIGNATED AS LOT 12, BLOCK 14BW, ON THE PLAT OF THE ENTIRE CITY OF OAK RIDGE, AS SHOWN BY MAP OF SAME OF RECORD IN MAP BOOK 2, PAGE 51, CABINET 3, ENVELOPE 59-C, ANDERSON COUNTY REGISTER'S OFFICE, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, AND AS SHOWN BY SURVEY OF HOWARD T. DAWSON DATED 8-27-1994, NO. 94-1190.

BEING THE SAME PROPERTY CONVEYED TO JUAN ANTONIO AYALA AND WIFE, BLANCA IMELDA AYALA, BY WARRANTY DEED DATED MARCH 27, 2006 OF RECORD IN BOOK 1419 PAGE 2009, IN THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **365 JEFFERSON AVE, OAK RIDGE, TENNESSEE 37830.**

MAP 099I GRP F PARCEL 014.00

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

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

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

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

OTHER INTERESTED PARTIES: BLANCA IMELDA AYALA

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

This day, November 25, 2014. This is improved property known as 365 JEFFERSON AVE, OAK RIDGE, TENNESSEE 37830.

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES.

SUBSTITUTE TRUSTEE  
1800 HAYES STREET  
NASHVILLE, TN 37203  
(615) 254-4430

www.phillipjoneslaw.com

Publish:12/01/14, 12/08/14 and 12/15/14

75 FORECLOSURES

## SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated MARCH 25, 2005, executed by FRANK PIERCE, A/K/A FRANK RAYMOND 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 AM-SOUTH 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 REGIONS 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 AVENUE NEAR THE MAIN ASSEMBLY ROOM ON LEVEL "M" OF THE CITY-COUNTY BUILDING AT 400 MAIN AVENUE IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

A CERTAIN TRACT OR PARCEL OF LAND SITUATE IN KNOX COUNTY, STATE OF TENNESSEE, 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 WARRANTY 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 DESCRIPTION, OF RECORD IN INSTRUMENT NO. 200009140018679, IN THE REGISTER'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 CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

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

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

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

OTHER INTERESTED PARTIES: 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: J. PHILLIP JONES.

SUBSTITUTE TRUSTEE  
1800 HAYES STREET  
NASHVILLE, TN 37203  
(615) 254-4430

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Publish:12/08/14, 12/15/14 and 12/22/14



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## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

SITUATED IN DISTRICT NO. 9 OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING MORE PARTICULARLY DESCRIBED AS: BEGINNING AT AN IRON PIN IN THE SOUTH SIDE OF DEADRICK ROAD APPROXIMATELY 2600 FEET FROM THE INTERSECTION OF DEADRICK ROAD AND ROLLEN ROAD AND RUNNING WITH THE SOUTH SIDE OF THE ROAD NORTH 57 DEG. 15 MIN. EAST 100.0 FEET TO AN IRON PIN; THENCE SOUTH 24 DEG. EAST, 218.0 FEET TO AN IRON PIN; THENCE SOUTH 57 DEG.. 14 MIN, WEST, 100.0 FEET TO AN IRON PIN; THENCE NORTH 24 DEG. WEST 218.00 FEET TO THE POINT OF BEGINNING.

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

TAX MAP OR PARCEL ID NO.: 125-142

Property address: **8 1 2 Deaderick Road, Knoxville, TN 37920**

Interested Parties: F o r d Motor Credit Company

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

Richard J. Myers, Substitute Trustee  
Date: 18 November 2014  
APPERSON CRUMP PLC  
6070 Poplar Avenue, Sixth Floor  
Memphis, TN 38119-3954  
(901) 756-6300

Publish: 24 November, 1, 8 December 2014

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

## 75 FORECLOSURES

## SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **January 5, 2015 on or about 11:00AM** local time, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by LARRY GLENN, to SIGNATURE TITLE & RECORDING SERVICES, Trustee, on October 24, 2006, as Instrument No. 200611200042965 in the real property records of Knox County Register's Office, Tennessee.

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

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

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

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

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

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

Tax ID: 0711F-003

Current Owner(s) of Property: LARRY GLENN

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

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

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

OTHER INTERESTED PARTIES: None

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

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

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

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

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

MWZM File No. 14-004905-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)  
PREMIER BUILDING, SUITE 404  
5217 MARYLAND WAY  
BRENTWOOD, TN 37027  
PHONE: (615) 238-3630  
EMAIL: TNSALES@MWZMLAW.COM  
Insertion Dates: 11-24, 12-01, 12-08-14

## 75 FORECLOSURES

NOTICE OF  
SUBSTITUTE TRUSTEE'S SALE

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

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

Rubin Lublin TN PLLC, Substitute Trustee  
119 S. Main Street, Suite 500  
Memphis, TN 38103  
www.rubinlublin.com/property-listings.php  
Tel: (877) 813-0992  
Fax: (404) 601-5846  
Ad #75206  
Insertion Dates: 11-24, 12-01, 12-8-14

## 75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF  
FORECLOSURE SALE

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

PROPERTY LOCATED IN THE COUNTY OF BLOUNT, TENNESSEE:

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

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

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

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

MAP 037J GRP A PARCEL 016.00

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

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

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

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

OTHER INTERESTED PARTIES: BENEFICIAL TENNESSEE INC.

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

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

J. PHILLIP JONES, Substitute Trustee  
s/s: J. PHILLIP JONES,  
SUBSTITUTE TRUSTEE  
1800 HAYES STREET  
NASHVILLE, TN 37203  
(615) 254-4430  
www.phillipjoneslaw.com

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

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

# Legal Notices

75 FORECLOSURES

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated 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 CORPORATE 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 DESCRIPTION. 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.

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 #75956  
Insertion Dates: 12-08, 12-15, 12-22-14

75 FORECLOSURES

## SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated AUGUST 1, 2006, executed by CHADWICK S. TAYLOR, UNMARRIED, to CHARLES E. TONKIN, II., Trustee, of record in INSTRUMENT NO. 200608030010215, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MORTGAGE INVESTORS GROUP, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of **the power and authority vested in me as Substitute Trustee, on THURSDAY, JANUARY 8, 2015 AT 10:00 A.M.**, AT THE CITY COUNTY BUILDING, NORTH SIDE ENTRANCE, 400 MAIN STREET, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

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

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

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

PARCEL ID: 058DM00400C

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTION TRUSTEE(S) OR THEIR OFFICE.

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

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

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

OTHER INTERESTED PARTIES: TEMPLETON COURT HOMEOWNER'S ASSOCIATION, INC.

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

This day, November 21, 2014. This is improved property known as 3224 QUIET WAY, KNOXVILLE, TENNESSEE 37918

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

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

75 FORECLOSURES

## SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 29, 2014 on or about 11:00AM** local time, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by GLENN E RHEA, to CROSSLAND TITLE, Trustee, on October 11, 2006, as Instrument No. 200610180033798 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006 EQ2 ASSET-BACKED CERTIFICATES, SERIES 2006-EQ2

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

SITUATED IN THE SIXTH (6TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, BEING A CERTAIN TRACT OR PARCEL OF LAND CONTAINING 3.39 ACRES, MORE OR LESS, FRONTING 218.6 FEET FEET ON THE NORTH SIDE OF CHOTO ROAD, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE NORTH LINE OF CHOTO ROAD, SAID IRON PIN BEING LOCATED IN THE CENTER OF A CREEK RUNNING TO FORT LOUDON LAKE EMBAYMENT AND ALSO MARKING CORNER OF PROPERTY OF MILLER; THENCE WITH THE CENTER OF THE CREEK AND ALONG MILLER'S NORTHWEST LINE THE FOLLOWING CALLS AND DISTANCES; NORTH 64 DEG. 29 MIN. EAST 254.4 FEET TO AN IRON PIN; THENCE NORTH 77 DEG. 12 MIN. EAST 142.8 FEET TO AN IRON PIN; NORTH 37 DEG 27 MIN. EAST 114.7 FEET TO AN IRON PIN IN FORT LOUDON LAKE EMBAYMENT; THENCE NORTH 26 DEG. 37 MIN. WEST 198.23 FEET, TO AN IRON PIN, CORNER TO PROPERTY OF CROSS (DEED BOOK 1467 PAGE 247); THENCE WITH THE SOUTHEAST LINE OF PROPERTY OF CROSS, SOUTH 66 DEG. 30 MIN. WEST, PASSING AN IRON PIN AT 60.14 FEET, A TOTAL DISTANCE OF 781.9 FEET TO AN IRON PIN IN THE NORTH LINE OF CHOTO ROAD; THENCE WITH CHOTO ROAD, SOUTH 53 DEG. 25 MIN. EAST 218.6 FEET TO THE POINT OF BEGINNING, AS SHOWN BY SURVEY OF T.J. HATMAKER, SURVEYOR, DATED MARCH 30, 1973.

BEING THE SAME PROPERTY CONVEYED TO GLENN E. RHEA BY QUIT-CLAIM DEED DATED JULY 21, 1988, FROM LINDA RHEA AND OF RECORD IN DEED BOOK 1952, PAGE 1183, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

Tax ID: 162-037

Current Owner(s) of Property: GLENN E RHEA

The street address of the above described property is believed to be **1402 CHOTO ROAD, KNOXVILLE, TN 37922**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: None

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

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

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

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

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

MWZM File No. 14-001764-670

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

Substitute Trustee(s)

PREMIER BUILDING, SUITE 404

5217 MARYLAND WAY

BRENTWOOD, TN 37027

PHONE: (615) 238-3630

EMAIL: TNSALES@MWZMLAW.COM

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

*Classified* CALL (865) 686-9970 TO PLACE YOUR AD

# Legal Notices

## 75 FORECLOSURES

### NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY  
WHEREAS, Abigail 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 Abigail 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): Abigail 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

## 75 FORECLOSURES

### SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated JUNE 7, 2006, executed by CHRIS NORTON AND WIFE, JAMIE NORTON, to FIRST TENNESSEE TITLE INSURANCE, Trustee, of record in BOOK 2550, PAGE 198, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR WILMINGTON FINANCE, INC., in the Register's Office for SEVIER County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for SEVIER County, Tennessee, to secure the indebtedness described: WHEREAS, the said Deed of Trust was last assigned to U.S. BANK NATIONAL ASSOCIATION, the entire indebtedness having been declared due and payable by U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/ JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **TUESDAY, JANUARY 6, 2015 AT 2:00 P.M.** (LOCAL TIME), AT THE FRONT ENTRANCE OF THE SEVIER COUNTY COURTHOUSE IN SEVIERVILLE, SEVIER COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in SEVIER County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF SEVIER, TENNESSEE:

SITUATED IN THE FOURTEENTH (14TH) CIVIL DISTRICT OF SEVIER COUNTY, TENNESSEE, AND BEING LOT 88 OF THE GREATER BOYD'S CREEK SUBDIVISION, NO. ONE, AS THE SAME ARE DESIGNATED AND APPEAR ON THE PLAT OF RECORD IN MAP BOOK 13, PAGE 6, IN THE REGISTER'S OFFICE FOR SEVIER COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

SUBJECT TO ALL NOTATIONS, UTILITY, WATER LINE, AND ALL OTHER EASEMENTS AND RIGHT OF WAY AS SHOWN ON MAP OF RECORD IN MAP BOOK 13, PAGE 6, AND IN MISCELLANEOUS BOOK 24, PAGE 130, IN THE REGISTER'S OFFICE FOR SEVIER COUNTY, TENNESSEE.

SUBJECT TO RESTRICTIONS OF RECORD IN MISCELLANEOUS BOOK 24, PAGE 130, IN THE REGISTER'S OFFICE FOR SEVIER COUNTY, TENNESSEE.

SUBJECT TO ANY AND ALL APPLICABLE RESTRICTIONS, EASEMENTS AND BUILDING SETBACK LINES AS ARE SHOWN RECORDED IN THE SEVIER COUNTY REGISTER'S OFFICE AND FURTHER TO ANY MATTER AND/OR CONDITION WHICH WOULD BE DISCLOSED BY A CURRENT, ACCURATE SURVEY OR INSPECTION OF THE PROPERTY HEREIN DESCRIBED.

BEING THE SAME PROPERTY CONVEYED TO CHRIS NORTON AND WIFE, JAMIE NORTON, BY SPECIAL WARRANTY DEED (CORPORATION) DATED MAY 31, 2006 OF RECORD IN BOOK 2550, PAGE 196, IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **1183 CEDAR SPRINGS VALLEY RD, SEVIERVILLE, TENNESSEE 37876.**

MAP 025J GRP C PARCEL 005.00

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

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

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

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

OTHER INTERESTED PARTIES: NONE OF RECORD

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

This day, November 21, 2014. THIS IS IMPROVED PROPERTY KNOWN AS 1183 CEDAR SPRINGS VALLEY RD, SEVIERVILLE, TENNESSEE 37876

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE  
1800 HAYES STREET  
NASHVILLE, TN 37203  
(615) 254-4430

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

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

## 75 FORECLOSURES

### SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated APRIL 11, 2003, executed by PATRICIA K. WOMACK (AKA PATRICIA KATHLEEN WOMACK), AN UNMARRIED WOMAN, to FMLS, INC., Trustee, of record in BOOK 1341, PAGE 408, for the benefit of AMSOUTH BANK, in the Register's Office for ANDERSON 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 ANDERSON County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to FIDELITY BANK; the entire indebtedness having been declared due and payable by FIDELITY 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 **TUESDAY, JANUARY 13, 2015 AT 2:00 P.M.** (LOCAL TIME), AT THE FRONT DOOR OF THE ANDERSON COUNTY COURTHOUSE, IN CLINTON, ANDERSON 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 ANDERSON County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF ANDERSON, TENNESSEE:

SITUATED IN THE SECOND CIVIL DISTRICT OF ANDERSON COUNTY, TENNESSEE, AND DESIGNATED AS LOT 97, BLOCK E-20 CITY OF OAK RIDGE, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN CABINET 3, SLIDE 18-A, REGISTER'S OFFICE, ANDERSON COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT.

IF THERE IS A MOBILE HOME OR OTHER STRUCTURE LOCATED ON THE SUBJECT PROPERTY, GRANTOR/BORROWER GRANTS A SECURITY INTEREST IN SUCH MOBILE HOME OR OTHER STRUCTURE TO THE OWNER OF THE INDEBTEDNESS SECURED BY THIS DEED OF TRUST.

BEING THE SAME PROPERTY CONVEYED TO THOMAS KELLY WOMACK AND WIFE, PATRICIA K. WOMACK, BY WARRANTY DEED DATED OCTOBER 22, 1985 OF RECORD IN DEED BOOK K16, PAGE 174, IN THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE.

ALSO BEING THE SAME PROPERTY CONVEYED FROM THOMAS KELLY WOMACK TO PATRICIA KATHLEEN WOMACK, HER SUCCESSORS AND ASSIGNS, BY QUITCLAIM DEED DATED MAY 3, 1997 OF RECORD IN BOOK 1013, PAGE 864, IN THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE.

THE SAID PATRICIA K. WOMACK HAVING SINCE DIED ON OR ABOUT AUGUST 19, 2010.

THIS IS IMPROVED PROPERTY KNOWN AS **107 CAHILL LN, OAK RIDGE, TENNESSEE 37830.**

MAP 094G GRP D CTRL MAP 094F PARCEL 046.00

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

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

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

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

OTHER INTERESTED PARTIES: ESTATE/HEIRS OF PATRICIA K. WOMACK

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

This day, November 25, 2014. This is improved property known as 107 CAHILL LN, OAK RIDGE, TENNESSEE 37830.

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE  
1800 HAYES STREET  
NASHVILLE, TN 37203  
(615) 254-4430

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

Publish: 12/01/14, 12/08/14 and 12/15/14

