

**Farragut MPC rejects apartments** 

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

The process took two hours of public hearing but when the dust settled and the Farragut Municipal Planning Commission voted Thursday night, the body did not recommend the development of 22 acres for a 220-unit apartment complex.

The 6-2 vote came with few questions from the planners but many comments from both sides of the request, which is to rezone from low residential (R-2) to high residential (R-6). Continental 333 Fund was asking for the change with the idea of building an upscale development on property owned by Doug Horne on Smith Road just off of Kingston Pike. The matter, however, isn't settled and the planning commission's recommendation not to change the zoning now goes to the Farragut Board of Mayor and Aldermen.

The planning commission meeting was standing-room only as citizens packed the



An overflow crowd of Farragut citizens packed the town's planning commission meeting Thursday evening in opposition to an apartment complex proposed for Smith Road.

room in the town hall and the crowd even and much of the subject was the town's spilled out the door into the main hallwav.

Most of the meeting involved statements by various citizens including Horne

Comprehensive Land Use Plan which was adopted in 2012. Opponents of the rezoning claimed that the proposed Continue on page 2

# PREP FOOTBALL KICKS OFF



# **Public Meeting** Tomorrow on Fountain City Lake Improvements

On Tuesday, Aug. 25, Mayor Madeline Rogero will join City Council representatives and City staff to present a public update on plans for long-term improvements to Fountain City Lake. The meeting will be held at 5:30 p.m. in the Lions Club Building located at Fountain City Park, 5345 N. Broadway.

The 125-year-old manmade lake has for many decades suffered from excess algae growth and poor water circulation.

Mayor Rogero and City Council included \$250,000 for improvements in the 2014-15 budget, and work began last fall with the repair of a leak in the earthen berm that surrounds the lake. At this meeting, City Engineering staff and consultants will talk about the next phases in the project and the timeline for completion.

Anyone needing a disability accommodation to attend the meeting should contact the City's ADA Coordinator, Stephanie Cook, at scook@knoxvilletn. gov or 865-215-2034.

# Knoxville could get \$5 million

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

The City of Knoxville is in the running to possibly receive \$5 million and is currently 13th out of 50 middle size cities across the country in the Energy Prize Contest sponsored by Georgetown University. The two-year contest started in January of this year. The city Office of Sustainability is promoting the energy savings contest which involves not only city properties but schools located inside the city and, most importantly, individual homeowners. The office's Knoxville Scores is teaming up with city residents to get homes weatherized and increase energy efficiency. Louise Gorenflo is a volunteer who is a coordinator of the Scores project and told The Focus last week that she is meeting with groups, including churches and neighborhood organizations, to encourage everyone to take part in TVA's eScore Energy Audit and weatherize their homes. "Our 2015 goal is to get 1,000 homes to take part in the TVA energy audit and, through July, we've had 733 do so," she said. She added that TVA in Knoxville is trying to get at least 10 percent of its employees to take part and get an eScore from TVA. The city and KUB are encouraging their employees to get the TVA home energy audits as well.

PHOTO BY DAN ANDREWS

ardin Valley's Tim Frizzell powers into the end zone to give the Hawks an early 6-2 lead against West on Thursday, August 20th. However, the Rebels rallied to win 16-15. For additional high school football coverage and schedules, please see Sports. Section C.

# Farragut Hotel gets the OK

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

The multimillion-dollar renovation of the historic Farragut jobs downtown. Hotel at 530 Gay Street got a go-ahead vote from Knoxville City Council Tuesday night with only one councilman objecting. The project, by Rick Dover's Dover Development Corporation, received approval to become the recipient of a \$2.9 million loan if approved by the federal Housing and Urban Development. The city will apply and then loan the money to Dover.

a 25-year property tax break as part of the city's Payment In Lieu Of Taxes, meaning that the site would continue to pay the current tax rate until the end of the agreement.

The parking of guests' cars brought the objection because Dover, who bought the hotel building nine months ago, had initially requested free parking in the State Street Garage. A

The 18-month renovation is final compromise was worked expected to create an upscale out so the hotel would pay hotel and create 83 full-time the current residential rate of \$32.50 per space, per month The project was also granted for 160 spaces for ten years, at which time the rate would be prorated.

> While Councilman Nick Della Volpe applauded Dover's renovation and restoration of several area projects and complimented the firm for "quality workmanship," he said that the hotel spaces might take up residential spaces and that all other hotels downtown have built their own garages. Dover

said that the hotel was built back when the guests arrived by trolley or train. He indicated that the new facility would supply valet parking.

Della Volpe and a couple of councilmen agreed that another floor or two might eventually be needed at the State Street facility to handle the increased parking. Although Della Volpe suggested the hotel pay the current commercial or business parking rate instead of what he called "a dollar a day" rate, the council voted 8-1 to approve the parking offer.

The eScore audit costs \$75 for an in-home visit and examines appliances, insulation, ducts, window caulking,

Continue on page 2



# PAGE A2 Focus on the Law Double Jeopardy

Both the Constitution of the United States and the Constitution of the State of Tennessee prohibit double jeopardy. Article I, **By Sharon** section 10 of the Tennessee Con-Attorney at Law stitution reads

"That no person shall, for the same offense, be twice put in jeopardy of life or limb." The concept of being put in jeopardy of "life or limb" comes from the common law rule developed from criminal cases in England which recognized that the "State with all its resources and power should not be allowed to make repeated attempts to convict an individual for an alleged offense, thereby

to embarrasscompelling him to live in a continuing state of anxiety and insecurity, as well as Frankenberg, enhancing the

> possibility that even though innocent he may be found guilty." Green v. United States, 355 U.S. 184, 187 (1957).

The reference to "life or limb" in the clause does not limit the prohibition's application to just cases where capital punishment is possible. The protection from double jeopardy has been applied with regard to "every indictment or information charging a party with a known and defined

subjecting him crime or misdemeanor, whether at the common ment, expense law or by statute." Ex parte and ordeal and Lange, 85 U.S. 163, 169 (1874). Double jeopardy applies in juvenile court proceedings despite them being formally civil proceedings. Breed v. Jones, 421 U.S. 519 (1975). The protection against double jeopardy may also be applied to civil sanctions if they are clearly applied in a manner that constitutes a punishment. For example, the tax instituted by Montana on the possession of illegal drugs to be collected only after any state or federal fines or forfeitures have been satisfied was found to constitute punishment for the purposes of applying double jeopardy. Montana Dept. of Revenue v.

Kurth Ranch, 511 U.S. 767 (1994). On the other hand, the U.S. Supreme Court found in United States v. Ursery that civil forfeitures of property under federal statutes in drug and money laundering offenses are not punitive and thus not subject to the protections of the double jeopardy clause. 518 U.S. 267 (1996).

The Knoxville FOCUS

How do we handle the application of the double jeopardy clause when we have a federal government as well as 50 state governments? These two different units of government are treated as two sovereignties pursuant to what is known as the dual sovereignty doctrine. They each have laws describing criminal offenses and how these laws may be

enforced. There will sometimes be situations where an individual's conduct may violate the laws of more than one unit. In these situations, it is permitted for both units of government to try the same defendant for the same conduct. The U.S. Supreme Court upheld the conviction in federal court of a person previously convicted in a state court for performing the same acts in United States v. Lanza. The opinion reads "We have here two sovereignties, deriving power from different sources, capable of dealing with the same subject-matter within the same territory...Each government in determining what shall be an offense against its peace and dignity is exercising its own

sovereignty, not that of the other." 260 U.S. 377, 382 (1922). The U.S. Supreme Court also upheld the successive prosecutions by two states for the same conduct under the dual sovereignty doctrine. Heath v. Alabama, 474 U.S. 82 (1985) permitted a defendant to be prosecuted for murder where he crossed state lines in the course of a kidnap murder.

If you are charged with a criminal offense, you should certainly consult a criminal defense attorney for assistance and advice with your individual situation. Sharon Frankenberg is an experienced civil attorney licensed in Tennessee since 1988. Her office number in Knoxville is (865)539-2100.

# Knoxville could get \$5 million

### Cont. from page 1

basements, etc. and Action on energy savings.

Nearly half of the energy for heating and cooling. Weatherizing your home cuts back on how your energy dollars are wasted through air leaks in your home.

"Weatherizing your home makes it more comfortable and adds value when you want to sell," Gorenflo said, adding that Knoxville is number 3 in the state for the number of eScore audits.

The TVA program is available through KUB and, if homeowners follow through with the in-house audit and recommendations, homeowners can take advantage of TVA rebates and tax incentives.

The Knoxville Score program's partners include such groups as the Office of Neighborhoods, Climate

Committee, makes recommendations Compassion Coalition, GreenVillageGreen, Knoxville Zoo, KUB, we use in our homes goes Southern Alliance for Clean Energy, SEEED, SOCM, TN Interfaith Power and Light, TVA, United Way, UT Extension, and Volunteer Knoxville.

> "Everyone is a winner," Gorenflo said about the program. She said that presentations about the program are available and is working with churches, neighborhood associations, and businesses to spread the word about Knoxville Scores.

"All major faith traditions call on us to be stewards of creation and to care for each other," she said, adding, "We all see a need for action on all levels, government, business, nations, churches and communities and in our personal lives."

In-home energy

Knoxville, Community evaluations are performed by TVA certified advisors and improvements are inspected after installation is completed. You can learn more about how to get a home energy audit by going to the eScore website: www.2escore. org

> Knoxville Scores is asking everyone to help Knoxville win the \$5 million by taking part in the TVA eScore audit and by spreading the word within families, faith groups, workplace, civic groups and clubs. Gorenflo said that the energy savings from KUB's "Round Up" utility bill program and other initiatives to weatherize lower-income homes will help Knoxville win.

> Homeowners can get more information online at www.KnoxvilleScores.org and can email the program at knoxvillescores9@ gmail.com.

# **Farragut MPC rejects apartments**

### Cont. from page 1

development violated several parts of the Land Use Plan.

"Will the town uphold the plan?" asked Michael Wilson of the Baldwin Park neighborhood. Wilson also said that if the commission allows the development, then it could not reject similar applications for development of 19 other sites in the community.

John Baker of Horne Properties said the Land Use Plan was "a guide, not a law" and reminded the audience that many of them live on property that was, at one time, owned or developed by Doug Horne.

Horne, whose community involvement was praised by both sides, said the \$37 million apartment development would allow new residents to walk to shopping.

"I'm one of you people. We're overlooking the dynamic young people and investors and developers coming to this town," Horne said.

ney had advised him that and referred to the Far- recommend denial, which he could file a law suit if the ragut Business Alliance drew loud applause, Myers project is rejected and he and the Farragut Econom- asked that the planners said he would not.



Farragut's Municipal Planning Commission awaits the public's comments about a 220-unit apartment development on Smith Road.

### Holy Grail."

John Minahan, Continental's Director of Development, described the changes that have been made with the plans since initially introduced and noted that additional property has been added and the density reduced. He said the apartments would not decrease property values and said, if passed, the planners could put caps on the number of units per acre.

"What you don't see here is the number of people Horne said that his attor- who support it," he said ic Development Alliance. have a special meeting to "We won't sue," he said, He said the gated developadding, "We're Farragut ment would have very little impact on the community. Several Farragut resi-Myers said, "I'm guilty. dents commented on a traf-The creation of the Com- fic increase on Smith Road prehensive Land Use Plan and Christy Hold, President sists of the mayor and four has been elevated to the of the Village Green Home

Owners, said the development "does not fit with the character this town was founded on."

Bill Johns said he spoke to represent those citizens who support the development but "who are intimidated to come" to the meeting and said the business leaders were ill-treated by the opposition.

In the vote, which took place with only a few planners commenting, Mayor Ralph McGill's "No" vote drew an applause.

Following the vote to revisit the Land Use Plan. The town board meets September 10 and the Continental development request could be on the agenda. The board conaldermen.



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# THE CHALK BOARD

# **Bits of News About Local Education**

By Sally Absher sallyabsher@knoxfocus.com

### Superintendent **School Visits**

Dr. McIntyre will wrap up his morning school visits during the week of August 24 as follows:

Monday Aug. 24 – Brickey-McCloud Elementary, Halls Elementary, Halls High

Friday Aug. 28 - New Hopewell Elementary, Bonny Kate Elementary, South-Doyle Middle.

### Local High **Schools Make** Newsweek's **Ranking List**

Last week Newsweek, in collaboration with research partner Westat, published the 2015 list of "America's Top High Schools"—an 'absolute' list that ranks schools solely based on performance-and "Beating The Odds," a 'relative' list that ranks schools based on performance, while also accounting for student poverty rates.

Farragut High School (# 402) made Newsweek's "America's Top High

Schools" list, which ranks 500 public high schools across the country. Six Tennessee high schools made the list for 2015, including East Tennessee's Gatlinburg-Pittman (# 348).

The Top 500 High Schools were ranked by their College Readiness Index scores, which measures factors including college enrollment rates, graduation rates, weighted AP/ID/Dual Enrollment composite, weighted SAT/ ACT composite, student retention (change in student enrollment between 9th and 12th grades, as an attempt to account for drop-out rates), and counselor-to-student ratios.

The Newsweek High School Rankings-recognizing the achievements of the best public high schools in the United States for college readiness-have been published for more than a decade. For the past two years, Newsweek has published two separate lists in an effort to address the complexities of assessing the "best" high schools when students' socioeconomic backgrounds are taken into account.

In the East Tennessee area, L&N Stem Academy (# 451) joined Gatlinburg-Pittman (# 70), and Pigeon Forge (# 495) High Schools in making the "Beating the Odds" list. They were three of ten Tennessee High Schools on the Beating the Odds list.

You can view the lists here: http://www.newsweek.com/high-schools/ americas-top-high-schools-2015.

### **Latest Spin on Common Core Standards**

Politico reports on the latest opinion poll conducted by the journal Education Next:

Support for the Common Core standards is dropping, but it's not in a freefall. In fact, it might even be stabilizing. Education Next's new annual survey [http:// bit.ly/1KsoOF2 ] released with the Program on Education Policy and Governance at Harvard Kennedy School shows overall support slipped this year, falling four percentage points to 49 percent. A year earlier, however, support fell 12

points in one year. The survey has two

more key takeaways on Common Core: Democrats over Republicans favor the standards (by a 57 percent to 37 percent margin), and the standards are becoming less popular with teachers. (Seventy-six percent of teachers in 2013 said they support the standards compared to 40 percent this year)."

But as Diane Ravitch points out, "The big story here is the dramatic decline in support for the standards by teachers: from 76% in 2013 to 40% in 2015. That is a dramatic decline. Teachers know the standards. The general public does not. Pay attention to the connoisseurs."

While Education Next says a majority oppose opting out from (high stakes standardized) tests, what is remarkable is that a third of parents and teachers support opting out. Acts of conscience do not require majority approval. If the civil rights movement and legislators had abided by opinion polls in the 1950s and 1960s, American society would still have laws

requiring racial segrega- Bush's Foundation for Edution.

### Jeb Bush's "Chiefs for Change" **Falling Like Flies**

DelawarePolitics.net reports that Delaware **Education Secretary Mark** Murphy has resigned. Murphy was a strong proponent of Common Core and Race to the Top.

He was one of the few remaining members of Jeb Bush's shrinking "Chiefs for Change." Murphy joins former Chiefs Gerard Robinson (FL), Tony Bennett (IN, FL), Chris Cerf (NJ), Mike Miles (Dallas), Janet Barresi (OK), Kevin Huffman (TN), Stephen Bowen (ME), and Chris Barbic (TN) in stepping down amidst controversy and votes of

no confidence. Another Chief, Deborah Gist, recently moved from RI to Tulsa, where she is a district superintendent. Only two original members are left: John White and Hannah Skandera, neither of whom is popular with educators or parents.

The original Chiefs for attention. Change was funded by Jeb

cational Excellence (FEE).

As the 2016 presidential election cycle is already upon us, it is important to remember that Jeb Bush was one of the biggest supporters of the Common Core. Education researcher Diane Ravitch reminds us that "when the criticism started, he defended Common Core. When the criticism intensified, he said he would not cut and run from Common Core. He stood on principle in their defense. He saw the Common Core standards as the answer to closing achievement gaps and doing all sorts of important and good things."

She adds, "Now that he is in a hotly contested primary campaign, he forgot what the Common Core standards are. He doesn't remember supporting them. He just likes high standards. He wants to get as far away from the Common Core brand as possible. It has become 'poisonous,' he said recently."

Fifteen months until the 2016 election. Please pay

# Value Added Modeling on Trial in New York

Valerie Strauss, writing at the Washington Post (08/15/2015),provided а report last week of a high-profile New York court case brought by Great Neck public school district fourth-grade

teacher Sheri G. Lederman. Leiderman is suing state education officials over the controversial method used to evaluate her, and other New York Teachers.

ever, as "value added measurement (or modeling)" or VAM, is used to evaluate teachers across the familiar to many (including of education experts. country. In Tennessee, the "Tennessee Value-Added Assessment System," or TVAAS, is the model used. VAM uses standardized test scores to determine the "value" of a teacher while presumably factoring out influences a teacher has no control over, such as hunger, sickness, or



**By Sally Absher** sallyabsher@ knoxfocus.com

stress. complicated com-

> puter model to predict how students with similar characteristics are supposed to perform on standardized tests, and then

evaluated teachers on how well their students measure up to the predictions. VAM became popular among the school reform crowd as a "datadriven" evaluation solution. tion through a statistical The implications of this But statisticians and evalu- black box which no ratioable for evaluating teachers.

VAM uses a for her, declaring that Lederman, whose students' standardized math and English Language Arts (ELA) scores were consistently higher than the state average, has a "flawless record."

Lederman and her husband, attorney Bruce Lederman, sued state officials, challenging the rationality of the VAM and alleging that the NY State Growth Measures "actually punishes excellence in educacourt case go far beyond ation experts have warned nal educator or fact finder make it subjective? There the state of New York, how- that this method is not reli- could see as fair, accurate, has to be failures. or reliable."

Thomas Dolan went to bat Network for Public Education Fund, attended the hearing.

> Burris writes that NY Supreme Court judge McDonough became exasperated when Assistant Attorney General Colleen Galligan responded to his questions, with "circuitous responses about bell curves, outliers, and adjustments."

McDonough understood that the state's VAM system artificially sets the percentage of "ineffective" teachers at 7%. He asked, "Doesn't the bell curve

and not that different from her help, was in shock," the year before." He said, Burris writes. "After being

nature of this measure." an "outlier," we need more be some mistake. She

teachers like her. Burris recounts that she met Lederman in 2013, at a forum held at Hofstra University, called "More than a Score." Lederman's principal recommended her as a panelist, saying, "She is not only a remarkable teacher, she is a scholar in childhood education."

the forum, Lederman an unjust law or governing explained what good ele- body, becoming the tipping mentary education should point for so many others. be. Her thoughtful presen- I could not stand by and tation full of authentic concern for the effects of Pearson testing on her 4th graders was the most moving presentation of the evening. The following year, in 2014, Lederman received her ineffective score from the state."

"Therein lies the imprecise told the bad news, Lederman recalls sitting at her But if Sheri Lederman is desk thinking there must thought about quitting, and then she got angry."

Lederman recently told Burris:

"I spend a lot of time teaching my students about the injustices that have historically plagued populations across the world. It is often the case that one single person must step up Burris continues, "During and take a stand against accept what SED [State Education Department] and the Legislature were doing to me and every other educator out there. I have made the choice to take a public stand. Win or lose, I won't stand by and be ineffective in this fight." Burris writes that Ledteacher at her school, one of the highest performing <u>Continued on page 4</u>

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Knox County) teachers. In 2012-13, nearly 70% of her New York students met or exceeded state standards in both English and math. She was labeled "effective" that year. In 2013-14, her students' test results were award-winning principal comparable, but she was rated "ineffective." At least and currently the execuher district superintendent, tive director of the nonprofit

They obtained affidavits Lederman's story is all too of support from a number On August 12, New York Supreme Court Justice Roger McDonough presided over a hearing in the case, and he was "not amused" with the state's case.

> Carol Burris, a former at a New York high school

Galligan replied she didn't like the word "failure," preferring the term "outlier." Those who received ineffective growth scores were the "outliers who are not doing a good job."

The judge persisted, "Did her students learn nothing? How could it be that she went from 14 out of 20 points, to 1 out of 20 points, in one year?" He noted that the students' scores were "quite good,

"The master teacher, known for her high expec- erman was not the only tations for students and her belief that every single student can succeed with

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### The Knoxville FOCUS August 24, 2015 PAGE A4 **Arnett quizzed before Commission**

### By Mike Steely steelym@knoxfocus.com

"Several citizens have asked me if you are up to the task," Commissioner John Schoonmaker told County Clerk Foster Arnett last Monday.

Arnett was appearing before the 4 p.m. special session of the Knox County Commission and had been called with questions about \$475,000 in uncollected hotel-motel taxes. Several of the commissioners quizzed the county clerk. An investigation of his office by the county internal auditor found that several hospitality sites have not been paying the taxes they collect from customers who rent rooms. All

hotels, motels, bed and breakfast inns and campgrounds are required to pay the occupancy tax.

When asked why he hasn't been pursuing collection of these outstanding taxes, Arnett said his staff is too small. He then admitted that, when he took office, he cut the size of his staff. He also said he didn't want to put (hotel) workers out of work by padlocking a hotel.

Arnett said that 94% of lodging facilities in the county are paying the taxes and are current on their payments. He said 12 are delinquent. He said that his office sent out two delinquent notices last week and plan to send out 6 more. Asked

why he hadn't been doing this before the internal audit found the problem, he said he doesn't have the staff to do so.

Commissioner Sam McKenzie suggested that Arnett should have been collecting the delinquent taxes earlier in his administration.

Arnett said he's looking into hiring an outside auditor to determine how much is actually owed by whom and that four hotels and motels would be audited in the plan every quarter. Two commissioners suggested the clerk's office use the internal auditor for the process.

"We'll take all the help we can get," Arnett said. Commissioner Randy

Smith quizzed Arnett on how much is actually owed, referring to the \$475,000.

"With no audit, how sure are you?" Smith asked.

"You have to trust them," Arnett said of the hotels and motels reporting.

"We haven't done an audit. My bad," he said.

The clerk also said he didn't know which lodging facilities owe the back taxes and couldn't publically release the hotel names anyway. County Law Director Bud Armstrong confirmed that and said that a state law prohibits release of that information. Schoonmaker asked if a list of those hotels and motels

that have paid their taxes could be released and Armstrong said, "No."

Armstrong indicated that if a facility is padlocked because of nonpayment then the identity of that place could become known. State law allows such action after due notification.

"If I'm not doing what needs to be done, there's an election in three years. I know I'm up to the task," Arnett said.

"I hope we get more aggressive, they are stealing money from Knox County," McKenzie said.

Schoonmaker suggested that a personal visit to the delinquent hotels might be more effective than a letter. Smith asked if any of the delinquent hotels had appeared and paid their back taxes after the audit was released. Arnett said they had not.

Commissioner Ed Brantley asked Arnett if he's made any changes in his office since news broke about the problem and Arnett said he had not.

"We're going to collect the money. I hope we can do it without closing motels," Arnett said.

In referring to the nonpaying hotels, Commissioner Charles Busler said, "Sometimes we've got to trust the people but it doesn't seem they are being honest with us."

# Value Added Modeling on Trial in New York

### Cont. from page 3

elementary schools in the state, to receive an "ineffective" score. In 2014, 21% of the staff received a score of "ineffective," 21% were deemed "developing" and 57% were "effective." The previous year, not one teacher received an ineffective score.

This was repeated in high achieving schools across the state in 2014.

Yet at the Lincoln School in Rochester, which is designated as a priority/failing school by the state and had a proficiency rate of less than 3%, 100% of the teachers received "effective" scores from the state, with 7% rated "highly effective." Martin Luther King Jr. School in Utica NY is another priority/failing school, yet 60% of the teachers received "effective" VAM scores and 40% received

"highly effective" scores. These dramatic differences illustrate the irrational state-produced teacher scores based on the New York Common Core tests. Insert your state in place of and irrational actions." New York. The same thing

court. He laid out a careful, systematic argument. He was not opposed to evaluation. He was not even opposed to evaluation based on a measurement of student learning growth. He objected to a rating created in a black box that spit out predictions that compared his wife's students to "avatar students." He was disturbed that when questioned, that system responds with "because we say so." He noted that "the magic of numbers brings a suspension of common sense."

"There is nothing in the law that requires a bell curve," he argued. He explained that a bell curve with its forced failures violates that law that requires that every teacher must be able to get all scores. Not only did he want the court to set aside his wife's score, he wanted the court to "declare the measure an abuse of discretion" because "the State Education Department does not get a pass on unreasonable

After 90 minutes of argu-

# Lions Club Vision Van makes stop in Fountain City

### By Ken Lay

The Smoky Mountain Lions Club Mobile Vision Lab made its monthly stop in Fountain City Wednesday, Aug. 12.

The van made its visit to Fountain City Park to provide eye glasses to patients who might not otherwise be able to afford them.

"We do this once a month and it's usually on the third Wednesday of the month," said Lions Club member Jim McFarland, who coordinates the van's visits.

The van currently stops at Fountain City Park but McFarland said that he's looking to take the van to upper East Tennessee soon.

"Right now, we're focused on setting up in Fountain City but by the time the year's out, we're hoping to go up to Johnson City," he said.

The vision mobile is a labor of love for McFarland and eye care professionals who volunteer their time to

a cause that the Lions Club has championed since 1925.

"This all started with Helen Keller back in 1925," McFarland said. "The Lions Club became the Knights for the Blind. Later, around 1951 or 1952, she came back and challenged the Lions Club to take on a hearing and speech foundation.

"One hundred percent of this is done by volunteers.

While the Lions Club works with the hearing impaired, the expense limits what the organization can do. The organization, does however, continue to help those who are visually impaired.

And there's plenty of help coming from the community.

Paul Wittke volunteers when he can and has nothing but high praise for McFarland's work.

"When Jim came up with this, I decided to volunteer," Wittke said. "I'm a member of the Lions Club and Jim's

Area optician Thomas Zuraf consults with a patient after

fitting her for glasses recently when the Lions Club vision van made its monthly visit to Fountain City Park.

really a trooper."

For his part, Wittke goes above and beyond the call of duty.

"I give eye exams here," Area ophthalmologist he said. "Those eye exams are for glasses but sometimes, we see some other things like cataracts and some other eye diseases. We see things that we are not equipped to deal with here.

"When we have those,

I refer the patients to my office and I take care of them there and I do it free of charge."

The Lions Club Charities is a 501C-3 non-profit organization and it relies on private donations. McFarland encourages those who wish to contribute to send donations to Smoky Mountain Lions Charities-Mobile Vision Lab at P.O. Box 70276 Knoxville, Tn. 37938.





is happening across the ment, the court adjourned. nation.

recount of the hearing:

"Bruce Lederman argued the irrationality of that the nation are watching this rating system before the court case carefully.

Supreme Court Justice Burris continues her McDonough's decision is expected in two to three months. Teachers across

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# **Our Neighborhoods**

# Lost and Found Pets at Young-Williams Animal Center

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

My wife and I awoke one morning to find a small white kitten crying near the fence in our back yard. We have an older house cat that will not abide any other animal in the house and even when we put the kitten in a pet carrier and brought it inside our cat, Tiger, hissed at it and scratched the carrier until the little cat cowered back into a corner.

### So, what to do?

I checked the internet and called the Young-Williams Animal Center. The center has a motto: Happy Reunions Start with Us! And that certainly applies to the center's Lost and Found Department. I took the kitten, in the carrier, down to the side door at the Lost and Found entrance and walked inside to be greeted by a very friendly and understanding staff.

After a small wait for my turn following other people with found pets, I answered a few questions, saw the kitten taken to the examination room, and left feeling like I had done a good deed.

So my curiosity was kindled. Is there anything else to know if you find a stray? What do you do if your pet is lost?

I met the following week with Monica Brown, the Shelter Director, and Amy Styles, the Marketing Director, I found both of the ladies deeply involved in the center and open to just about any question.

### What do I do if I find a stray animal? Dropping off a found animal

PHOTOS BY MIKE STEELY.

Stormy Farr, an Intake Technician, greets a pet owner bringing in a stray cat to the Lost and Found at the Young-Williams Animal Center on Division Street.

Street location and it is open seven days a week from noon until 6 p.m.

"We're the only intake facility for the county. This is where it's best to bring any stray pet, not the Humane Society or the veterinarian down the road," said Brown.

So far this year, more than 6,903 animals have been brought to the Lost and Found Department, 1226 just during July. In addition to dogs and cats, the shelter takes in all species. In past years they've seen an alligator, pigs, fainting goats, an emu, and others. The center finds homes for all kinds of ani- those brought in with identifimals through adoption, rescue, and transfer. Some animals are returned to owners who come and look for them.

the same is true for cats.

On the wall of the waiting room at Lost and Found is a large bulletin board with photos of missing pets. Often the staff will check the wall and then check the animals that have been dropped off. Sometimes they find the missing animal has been turned in to the center. They also maintain a log of found and missing pets. Brown said it is important for lost pet owners to check back at least every other day to see if their missing pet has been brought to the shelter.

There is a minimum 72-hour hold on dropped off pets and cation are held for five to seven days. There is a \$30 fee to reclaim a pet plus a \$10 a day boarding fee. If the pets are not claimed after the appropriate time period, they are assessed for adoption; some have restrictions based on these evaluations. Young-Williams has a foster program for animals with medical and behavioral needs. The center also works with rescue groups to help find homes for animals that are ready to be adopted. The last thing the center wants to do is euthanize a pet, but sometimes it is necessary.

### What other services are available?

Young-Williams Animal Center has two locations, one at 6400 Kingston Pike on Bearden Hill, and the main facility where the Lost and Found Department is located is at 3201 Division Street. The Division Street location is just off Sutherland just beyond the entrance to John Tarleton Park. Intake of animals

is only available at the Division Street location.

"Pet identity collars and microchips with up-to-date registration information greatly increase your chances of being reunited with your pet if it is lost or stolen," said Styles, who went on to say the center will implant chips for \$20 on Monday through Friday from 1 until 5 p.m.

Young-Williams always offers a high-quality, affordable Spay and Neuter Program with an aggressive outreach plan to help solve the problem of pet overpopulation. To reach more pets in need, it introduced a mobile unit, called the "Spay Shuttle," in 2007. The August schedule calls for the vehicle to be at the Burlington Library today, Health Department on Tuesday, Alice Bell Park on Wednesday and Karns Library on Friday. Next week, the unit will be at the Teague Health Department on Monday, Chilhowee Park on Tuesday, Bower Field on Wednesday, and Victor Ashe Park on Friday. On Monday, August 31st the "Spay Shuttle" will be at Milton Roberts Park.

The cost to spay or neuter a dog is \$70 and the cost for cats is \$45. There are other services available such as worming, rabies shots, city tags, etc.

You can have your pet's surgery performed at the clinic located at the Village on Bearden Hill or on the mobile Spay Shuttle. Appointments can be made by calling (865)215-6677 or registering at www.young-williams. org/spay-neuter-your-pet/spayneuter-appointment/

at the shelter is FREE to Knox County residents. While Young-Williams Animal Center will accept pets from out-of-county residents, there is a \$20 fee and it is not the preferred best practice. The staff recommends that those pets be taken to the appropriate shelter in the county where found, because it would be easier for owners to find them locally.

Young-Williams Animal Center's Lost and Found Department is located at its 3201 Division

### What if I have lost a pet?

"We ask pet owners not to call about their missing pet but to come by in person to our Division Street center and check. Take for instance someone is missing a black Lab, well we have many of them here," Brown said. She said



The Young-Williams Animal Center's main adoption facility is located on Division Street, just off Sutherland Drive at the entrance to John Tarleton Park. The Lost and Found Department entrance is located on the west side of the building



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### PAGE B2

This historic home, relocated to 1201 Clinch Avenue, received approval from the Historic Zoning Commission Thursday for foundation completion, steps, and parking. Photo by Mike Steely.

#### The Knoxville FOCUS

August 24, 2015



# 'New' old home in Fort Sanders

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

Can you imagine the difficulties of moving a large two-story house from one location to another? The historic home that was at 1302 White Avenue is now at 1201 Clinch Avenue, on the corner with 12th Street where another house was previously located.

It took the owner, Carl Lansden, more time than planned to relocate the home and now the large structure sits atop a temporary foundation waiting to become a permanent part of a historic district. The home is one of the structures that had to be moved or demolished to make room for UT Science Building. Knox Heritage has recognized Lansden's contributions to historic preservation in the Fourth and Gill Neighborhood. The "new" old home is now in the Fort Sanders area.

Because of all the difficulties in moving such a large house, including clearing the electric lines and tree limbs along the way, Lansden was given an extension in the time to move. Last Thursday the future of the house was before the Knoxville-Knox County Historic Zoning Commission.

The home was built in the 1890s by

a former University of Tennessee professor and dean. The moving of the large home caught the attention of residents and media. The hearing before the Historic Planning Commission resulted in several requirements and recommendations for the new location.

Kaye Graybeal, Historic Preservation Planner with the MPC, told The Focus that the foundation of the home will need to use the bricks from the former White Avenue location and closely match any other bricks to the original. She said that once the house is lowered to a new foundation that new steps will need to be added in the front that match the historic nature of the house and neighborhood.

The historic planners also authorized parking behind the house and an entry to parking off of 12th Street. Graybeal said current plans are to have the large home become a duplex of two residences but if three residences are planned a waiver for parking will need to be requested.

The home is only a block from the World's Fair site and the planners are asking that when the home is lowered the porch align with the house next door.

# **Do You Have Questions About the** Energy Program White Card Benefits?



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# B. Chesney A Great Educator

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

Mr. C. B. Chesney was the Principal at Karns High School where Bob Dagley graduated. I recognized the name. Chesney was a member of the Gibbs High School basketball team that won the Knox County Rural League Championship in 1921. The team's picture was featured in the 1963 Gibbs Yearbook. He was an uncle to former Gibbs Elementary teachers Sue Cardwell (my fourth grade teacher) and Lue Cardwell Reynolds (my brother's fourth grade teacher). They were featured in my Focus column 10-24-11, 'Miss Lue' and 'Miss Sue.' Our father had Mr. Chesney for a teacher at Gibbs High School before he moved to Karns. After our father passed away, the late Dr. Bill Butler suggested we



Bob Dagley coaching at a Gibbs High School basketball game, from the archives of Les and Judy Spitzer

call Mr. Chesney to see if he would give a home to our geese on his farm. He did.

One of the first things Dagley remembers about the Karns Principal was at the first assembly at the beginning of each school year. Chesney would take his Bible and

read the 12th Chapter of Ecclesiastes which began with "Remember your Creator in the days of your youth." Usually, Chesney would pause, read it again, and then finish reading the chapter. "He wanted to show his faith and guide us in ours," Dagley said. (To be continued)



Kiwanis Club of Norwood Presents \$4,000 in Annual Student Scholarships. The Kiwanis Club of Norwood Scholarship Fund presents four one thousand dollar scholarships each year to deserving young students for use in the furtherance of their education. This fund was established in memory of Dr. Drexel Davis, one of the founding members of the Norwood Club. This year's scholarships were presented at the Kiwanis Club of Norwood meeting on August 7, 2015 to these four students: Bryce Brewer, Jared Johnson, Chase Morris, Erin Elizabeth Williams. Pictured L-R: Scholarship Fund Chairman Harold Greene, Chase Morris, Erin Elizabeth Williams, Bryce Brewer, Student Fund Executive Director Bob Dawson (not pictured Jared Johnson).

# Neighborhood Bylaws Writing Class

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

Are you in a neighborhood association with bylaws? Are you interested in formng an association and writing bylaws?

that rewrote that group's bylaws and has worked with several communitybased groups on bylaws association," said David nonexistent or outdated and other organization- Massey, of the Knoxville al issues and concerns. Murrah will present the class. The class will last about one and one half hours but those interested are requested to dedicate a couple hours so they can ask questions. Neighborhood groups and individuals can learn methods to clarify how officers are elected, how members are defined, and the basic operating rules.

"These are very important to a well-run and effective neighborhood Office of Neighborhoods. Anyone wishing to attend should contact Massey at 215-3232 or email him at dmassey@knoxvilletn.gov. The classes are not intended for homeowner organizations which are established by subdivision developers, have mandatory dues and enforce covenants. Priority for the classes will be given to city neighborhood organizations.



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Recovery at Cokesbury Network

The Office of Neighborhood will host a free class on Bylaws on Tuesday, August 25 at 5:30 in the United Way Building at 1301 Hannah Avenue. Bill Murrah, a longtime Knoxville resident and a board member of the Fourth & Gill Neighborhood Association, recently served on a committee

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## www.knoxfocus.com August 24, 2015 PAGE B3 The Colonel: Luke Lea Part 3

### Pages from the Past



**By Ray Hill** rayhill865@gmail.com

enator Luke Lea had lost his reelection bid in November of 1915, running third behind Congressman Kenneth D. McKellar and former governor Malcolm Patterson. Lea's defeat occurred for a variety of reasons, not the least of which was his affiliation with the "fusionist" movement in Tennessee. Having benefited from his alliance with "Independent" Democrats and Republicans, Luke Lea was despised by many regular Democrats. Despite his strong support for Tom C. Rye's election as governor in 1914, Lea had not erased the perception amongst most Democrats that he was, at heart, a fusionist or rank opportunist. Lea had also been unable to refrain from interfering in political matters in Tennessee during his time in the United States Senate, nor had he provided especially effective constituent service, something for which K. D. McKellar would become legendary. McKellar would go on to become Tennessee's longest serving United States senator, a record he still holds to this day.

Senator Lea was bitterly disappointed by the failure of Governor Tom C. Rye to endorse his reelection bid, although it was hardly a reasonable expectation. Rye clearly understood Lea was a controversial figure inside Tennessee's Democratic Party and the governor didn't want to offend the supporters of the other candidates for the United States Senate.

D. C. for the session of Congress. Lea served out the remainder of his term, but the health of his wife was quite precarious. Mrs. Lea had been gravely ill during much of her husband's senatorial campaign and in September of 1916 she was described by her daughter as being "desperately ill." Mary Louise Lea actually suffered a series of heart attacks, although she survived and seemed to improve slowly.

After leaving the United States Senate, Luke Lea, already a successful businessman and publisher, worried about the country becoming involved in the World War raging in Europe. Lea thought it increasingly likely America would be drawn into the conflict and the former senator concluded he would raise a volunteer regiment to fight should the United States enter the war. Governor Tom C. Rye gave Lea a commission as a lieutenant colonel and was later made a full colonel, a title he kept for the remainder of his life.

Lea succeeding in forming an artillery company and the crossing of the Atlantic to Great Britain was a trip the former senator never forgot. There was always a threat to the convoy of attack by German submarines and the captain of the ship ferrying Lea and his men across the Atlantic told him on at least one occasion, a ship had been fired upon. Rough weather made the voyage miserable and Lea was much relieved when he and his troops landed near Liverpool. Lea and his soldiers left the ship and were reviewed by the Duke of Connaught before boarding yet another ship to cross the English Channel. It was not a comfortable crossing, as the ship was designed to hold less than two hundred passengers and there were at least one

in the World War has largely been forgotten, save for one episode that became famous: Lea's attempt to seize Kaiser Wilhelm. With the close of the war and Germany's defeat, Kaiser Wilhelm, Emperor of the German Empire and King of Prussia, was forced to abdicate. The former Kaiser sought asylum in Holland, which was granted by the Queen of the Netherlands. Wilhelm and his entourage were guests in the home of Count Godard Bentinck. According to Lea's biographer, the former senator blamed the deposed Kaiser for the war and was determined to see Wilhelm punished.

Lea developed a clandestine plan to capture the former German monarch while on leave and did not inform the servicemen with him of the true nature of their excursion until the last possible moment. Lea gave each man the option of remaining behind, but each man decided to follow his lead. Despite being on leave. Colonel Lea was dressed in his uniform and when he and his men reached the gates of County Bentinck's castle, the sentry on duty inexplicably opened the gates at Lea's demand and took them inside, where they were ushered in the library.

the purpose of their visit. It was then another young man arrived, who introduced himself as the Burgomaster of Amerongen Castle. He, too, demanded to know the purpose of the Americans' visit.

Luke Lea began to reply in German, when the Burgomaster interrupted in what the Colonel later described as "beautiful, fluent Bostonian English". Despite speaking in his own native tongue, Colonel Lea still refused to reveal his true purpose.

The Kaiser's Dutch hosts finally demanded to know if Lea and his soldiers were there as the official representatives of the American government. Lea could not make that claim. After being served water and cigars by the butler, Lea and his men left, only to discover their cars were surrounded by armed sentries and townspeople. No effort was made by anyone to detain them and they left Amerogen Castle peacefully.

Luke Lea was on board a ship, returning to the United States when he received a telegram that his wife had died. Upon reaching American shores, Lea was met by his fatherin-law, Percy Warner, and his son and namesake, Luke Lea, Jr. To add to his sorrow, Lea learned that his wife had been beside herself with happiness to hear that her husband was making his way home. Mary Louise Lea had then become quite ill and asked her son to telephone the doctor, but she had passed before the doctor could arrive.

Lea's homecoming to Nashville was a happier affair and the Colonel led his men on parade and were officially welcomed back by Governor A. H. Roberts. A banquet of roasted turkey was provided by the American Red Cross at the Nashville Hippodrome.

difficulties following the war. According to his daughter and biographer, Lea found himself "usually overextended". The former senator attempted to reduce his indebtedness and Mrs. Tidwell acknowledged there was friction between Lea and his mother, who had loaned her son considerable sums. Lea decided to purchase a bigger house for his family when Miss Percie announced she was expecting. Mary Louise Lea, named for Lea's first wife and her mother's sister, was born on February 21, 1923.

Although there was occasional talk and speculation the former senator would be a candidate yet again for some high office, Luke Lea was preoccupied with his business affairs. That is not to say that Lea had lost interest in politics; quite to the contrary. In fact, Luke Lea's interest in politics was as great as ever. In time, he would become one of the most influential men in Tennessee politics.



Senator Luke Lea at the 1912 Democratic National Convention.

Lea's biographer and daughter, Mary Louise Tidwell, cites opposition from the L & N Railroad has contributing materially to the senator's defeat. Mrs. Tidwell pointed out in the biography of her father that allegedly the railroad poured money into the McKellar campaign in Knox County.

Senator Lea watched as McKellar again stunned most observers by winning the run-off election, beating Malcolm Patterson by more than twenty thousand votes. McKellar handily defeated former governor Ben W. Hooper in the general election, although Hooper made a good showing. It would be the last time a Republican would seriously contest a seat in the U.S. Senate in a general election until Howard Baker and Dan Kuykendall ran in 1964.

Although defeated, Luke Lea had sixteen months left to serve in the United States Senate. Lea returned to Washington,

Colonel Lea and his men were stationed at a camp in Brittany and commenced training. Lea kept in touch with his business affairs and managed to keep an eye on Tennessee politics, as well as penning regular letters to his ill wife. Lea and his men eventually went to defend Verdun, a powerful French fortress under attack by the Germans. A line of some two thousand artillery guns opened fire simultaneously, inflicting heavy casualties to Kaiser Wilhelm's armies.

thousand troops on board.

Luke Lea's participation

Lea was greeted by the son of Count Bentinck who, although exquisitely polite and coldly formal, demanded to know why the Tennessean was there. After introducing himself and the other officers accompanying him, Lea did not reveal the true purpose of his visit, but rather merely asked to see the Kaiser.

Lea claimed he heard a conversation, in German, between the Count's son and someone he addressed as "Your Majesty." The younger Bentinck returned to the library and told Colonel Lea that the Kaiser could not possibly grant an audience without knowing

Lea was quite nearly court martialed over the affair and the Americans were further embarrassed by the fact one of the soldiers had taken as a "souvenir" an ashtray bearing the monogram of the German Kaiser. General John J. Pershing, head of the American Expeditionary Force in Europe, described Luke Lea's foray to capture the Kaiser as "amazingly indiscreet". According to Lea's biographer, off the record, General Pershing was quoted as saying he would have given a year's pay to have accompanied Lea.



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Luke Lea resumed his business affairs and ownership of the Tennessean. There was speculation he would run for office again and many thought he would be a strong candidate following his service in World War I.

Lea had other things on his mind. Devastated over the loss of his wife, he found solace in the company of his late wife's youngest sister, Percie, named for her father, Percy Warner. "Miss Percie" and the former senator became engaged and were married on May 1, 1920.

Lea purchased a new house for his bride, although he began to experience some financial





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#### The Knoxville FOCUS

# **ANNOUNCEMENTS**

### Cookeville High School Class Of 1995

The Cookeville High School Class of 1995 will celebrate their 20 Year Class Reunion with activities on Friday, September 4, and Saturday, September 5.

For more information, contact Nichole Wilson at (931) 528-1434.

#### Festive Italian Music with Maestro Marcelo

For the free concert on Saturday, August 29, Maestro Marcelo Urias has programmed the energetic Roman Carnival Overture by Berlioz and the vibrant Capriccio Italienne by Tchaikovsky. In addition, he has arranged a surprise bonus of famous and fabulous opera arias sung by April Hill, Kathryn Marvel, Taylor Stone, and Ryan Colbert

To enjoy these compositions, join the concert on Saturday, August 29th at 2:00 p.m. in the Sanctuary of the First Baptist Church of Oak Ridge, on the corner of the Oak Ridge Turnpike and LaFayette Drive. Admission is free. But, modest donations at the door to support the orchestra's routine operating expenses will be appreciated.

#### Free Celtic music evening set

The Celtic Collaborators will give a free performance of Celtic, bluegrass and folk music at an open-air concert at the Seymour Public Library gazebo, 137 West Macon Lane, Seymour, at 7 p.m. Friday, Aug. 28. Evan Carawan, son of famed folk musician Guy Carawan, will play the hammer dulcimer. Barbecue, desserts and beverages go on sale at 6:30 p.m. The evening is part of the Summer Sounds & Sweets series sponsored by Friends of Seymour Library. Proceeds benefit the Library Building Expension Fund. For more information call the library at 573-0728.

#### Happy Travelers The Happy Travelers

will have lunch Tuesday, September 8 when David West and the Cider Mountain Boys and Comedian Hattie will provide the entertainment!

No Charge! Suggest contribution of \$7.

Call Derrell Frye (865-938-8884) for details and sign-up.

### History of Seven Islands State Birding Park: From Cows to Cormorants

Harvey Broome Group of the Sierra Club is sponsoring this program which is free, open to the public, and appropriate for all ages.

September 8, 7:00 p.m. Tennessee Valley Unitarian Universalist Church,

2931 Kingston Pike, Knoxville

How did Seven Islands State Birding Park come to be? What do they do out there? What the heck is a 'state birding park' anyhow?! Join Park Manager, Justine Cucchiara, as she answers these questions, and details the journey of this special property from its early days as dairy farm, to Tennessee's first state park dedicated to the management and conservation of birds.

#### Parkinson Support Group of North Knoxville

Parkinson Support Group of North Knoxville will hold our monthly meeting on Thursday, August 27 at 7:00 p.m. at Christ United Methodist Church, 7535 Maynardville Hwy (37938) in Halls. The program will be on Cognitive Issues and followed by open discussion. For more information, visit the Facebook page "Parkinson Support Group of North Knoxville, TN" or call Rev. Scobie Branson (865) 806-6907.

### Sevier County Tea Party Meeting

The Sevier County Tea Party will meet Tuesday, August 25, 2015, 6:30 p.m. at the Sevierville Courthouse, 3rd floor. Sevier County Sheriff Ron (Hoss) Seals will be the guest of honor.



I love all kinds of music. A little bit of opera, jazz, country, classical, you name it, I love it. A man named William Congreve once wrote, "heaven has no

rage like love to hatred turned, nor hell a fury like a woman scored. Music has charm to sooth a savage breast, to soften rock or to bend a knotted oak." Music brings to mind dreams and magic.

I was surfing the TV channels one evening and came across "Hee Haw." No, not the show that was on TV in 1969 but an advertisement to get people to buy DVDs of the show. In between the advertising were clips of the show that brought back memories of music and laughter, which is why it was one of my favorite hours on TV.

Country music is like ballads of life, full of love, marriage, cheating, and divorce, sung and played by the people who lived through these magical and not-somagical moments. A lot of the famous singers of yesteryear appeared on that show, which was co-hosted by Buck Owens and Roy Clark. I don't think the strumming of their guitars and the melodious tones they conveyed can be reproduced in this day and age.

Add to the harmonious music the hilarious one-liners, it made for an hour of fun-loving moments and gales of laughter. There are thousands of movies with glorious songs and many musicals but the most recent one is my favorite, "Mr. Holland's Opus." The music in that movie was haunting and beautiful, especially the end when Mr. Holland's Opus was played.

Reba McEntire, who appeared on Hee Haw quite a few times once said, "for me, singing sad songs often has a way of healing a situation. It gets the hurt out in the open into the light, out of the darkness." Whatever the song is, put music into your life.

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

# College Costs

Attending college is an expensive venture for young people these days. My two children made it through before the prices skyrocketed; the cash we forked out was still close to a king's ransom, but nothing like what students face today. Somehow we managed to get through without owing stacks of money.

My brother Jim and I moved into a dorm on the campus of Tennessee Tech University in 1974. Although the school was only 100 miles from home, it seemed to be another world away. We rented a small refrigerator from the school for \$20 and stored our food and drink in it. That first dorm room cost \$110 per quarter. It had air conditioning, sometimes, but no phone, and cable television and Internet were still years away from creation. The bathroom was down the hall and served all the residents of the floor.

Most of my meals consisted of bologna and cheese sandwiches. My older brother Dal and his wife lived in another dorm where he served as head resident. On most evenings, Brenda cooked supper for three of us: Jim had left school after the first quarter. She'd also make a gallon pitcher of tea that I stuck in my refrigerator. On Friday nights, I splurged and bought hamburgers and fries for the evening meal. Registering for classes required patience, varying strategies, and a checkbook. As best I remember, the cost for a full class load and student fees equaled about \$135. The next step was to travel to the bookstore in search of textbooks for classes. I always tried to find used books for two reasons: important material was already underlined and the cost was a fraction of new textbooks. I'd hold my breath as the stack was totaled and prayed that I wasn't spending more than \$50-\$75. The sad part of the book buying was that when the term was over, I could count on getting, at most, 1/2 the price that I'd paid only three months earlier. Jim and I left for school driving a 1960 Studebaker Lark. On a late night trip back to Knoxville one Saturday, the car engine threw a rod trying to pull Monterey Mountain just outside Cookeville. For the rest of the year, I had no vehicle for transportation. Trips home were limited to times when I could hitch a ride with someone going toward Knoxville. Eventually, we got our old '54 Chevy back in running condition, and I traveled in it back to Tech.



By Joe Rector joerector@comcast.net

> month. Yes, that included food, school supplies, clothing, and entertainment. Somehow, I managed to make it to the end of each month with some money left. Too many guys received their money from parents and squandered it on booze, girls, and pinball machines, and I vowed not to ever fall into the same mess.

as a teacher, and she man-

aged to juggle finances

enough to get us in college.

Jim and I worked during the

summers to earn money

that would help with col-

lege expenses. Each month,

Mother would deposit \$100

into my checking account.

That was the money for

everything I needed for the

After 4 years of school, I graduated with a BS degree in English education. After worrying all summer, Knox County Schools hired me to teach high school English at Doyle High School. My yearly salary was \$7200, and I felt rich. My next goal was to make \$10,000 a year. By the time I retired with 30 years of teaching, my yearly salary had swollen to a whopping \$48.000.

Amy and I promised our children that we would provide them with a four-year college education. We expected them to work in the summer and to be frugal with their money. Both of them did work and did graduate. Yes, sometimes money was tight, but I figured that if my mother could sacrifice for our education that we could do the same.



### August 24, 2015

Mother made a whopping \$10,000 a year Today, the cost of a year's school at Tennessee Tech for an in-state student is \$17,053. That includes tuition of \$8353, a dorm room for \$4590, and a meal plan for \$4110. I'm not sure that I'd be able to attend college now, nor do I know whether or not Amy and I could pay for our children to go. It would take a great deal of work and dedication by all of us, and maybe the kids would have to work part time during the school year. Still, I'd try to cover expenses without their having to take on student loans.

College costs continue to soar. Before long, an education might become just another thing that the "one percent" can afford. The rest of us middle class folks will have to find ways to make a living in a high tech world without that college degree.

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# Lady Bulldogs overcome slow start, sweep CAK

### By Ken Lay

Bearden High School volleyball coach Zach Forgani had to call an early timeout Tuesday night to settle his team down. The Lady Bulldogs got off to a sluggish start but once the new coach temporarily halted play, he saw his squad respond.

"I just told them that we weren't playing our kind of ball," Forgani said after his Lady Bulldogs overcame AA State Champion, darted

a 25-23, 25-9, 25-15 road of the 2015 season opener victory in hostile territory Tuesday night at Christian Academy of Knoxville. "It rally his troops. worked.

er and told them that we Bulldogs scored seven of weren't playing our kind of volleyball. We were playing a little lax. But [after the timeout] we really picked up the intensity."

CAK, the defending Class

their lackluster start to nab to an 8-1 lead in the first set only 1 hour, 4 minutes. for both schools before Forgani called a timeout to

After the brief break, "I just pulled them togeth- Bearden rallied. The Lady the next nine points and pulled to within 10-8 before the Lady Warriors (0-1), sparked by their boisterous home crowd, regained the upper hand in the first set of the match which lasted

CAK managed to hold leads of 16-9 and 17-12 before Bearden (1-0) stormed back after falling behind 18-14. The Lady Warriors then bounced back to open a 22-19 advantage. A side-out cut the home team's advantage to 22-20 and gave the Lady Bulldogs the ball.

Chesney McClellan and the junior, who sat out last season four straight points that we came back. CAK is to give the visitor 24-22 a great team and they had lead. CAK scored on a sideout before Bearden completed its comeback with a would probably be the side-out of its own.

Forgani wasn't happy with his team's start. He crowds at Farragut; but was, however, pleased with the comeback in a small and boisterous gym.

Then, they turned to us," Forgani said. "I didn't lead in the match. Bearden like the fact that we got down but I liked the way

a great crowd.

"I told our girls that this toughest place we would play all year. They have big here, the crowd's right on top of you."

The Lady Bulldogs wasted "This was a good test for little time grabbing a 2-0 jumped to a 7-1 lead thanks Continue on page 3



Seymour running back Jeremy Bryant stretches the football over the goal line for a 2-point conversion in the Eagles' 44-26 win over The King's Academy Friday night. Bryant, a senior, rushed for 152 yards on 23 carries and one touchdown in the first football game ever between the two schools.

# First win in Battle of Boyds Creek goes to Seymour

### **By Steve Williams**

players had named it The the TKA campus to the aration to beat them." Battle of Boyds Creek, but game site. Seymour High players cel- "They named the thing action packed – filled with 30-19 at halftime and night in the first football game ever played between the two schools. offensive line leading a senior captain who had strong rushing attack, pulled away from the Lions 44-26 at Benton Householder Stadium in the season opener for both teams.

other - The King's Acad- and let our game develop," in the second quarter. emy team and many of its said Ogle. "We waited until The King's Academy fans literally walked from we knew we had the prep- my didn't let the game

The spirited contest was scored twice to pull within

The King's Acadebecome a rout. The Lions

# Powerful Tornado Run Game Storms Spartans

### **By David Klein**

It was a grinding, physical game Friday night at Alcoa between the Alcoa Tornadoes and the Webb Spartans. Both teams love to run the football and the ground and pound game was in full force Friday night. Alcoa used a multitude of running backs to rush for 291 yards on 32 carries while five different Tornado players ran for five touchdowns in Alcoa's 35-0 victory.

"That's what we want," Tornado Head Coach Gary Rankin said, of the five down." different Tornado scores. "We've had five tailbacks and we've lost three or four of them. We spread it the Spartans marched the around. (Dustin) Clabough did a great job. Fullback ran hard. Number 33 (Malik Salter) ran well. It was a good opening game."

Webb struggled offensively the whole night, net- Andrew Craig. ting 40 total yards. The Spartans managed just their points on a Dustin eight yards rushing on 32 Clabough 19-yard touchattempts. Alcoa's defensive down run to make it 14-0 line got into Webb's back- Alcoa with 2:10 left in the field time and time again, creating havoc for the Spartan ball carriers. "Our defen- Alcoa. Webb went three sive line is our strength, and out on its first drive I don't think there's any then the Tornado running doubt about that," Rankin backs took over. Malik said. "We've got three college prospects up there touchdown, Taylen McNear maybe. It starts with our ran for a 4-yard touchdown, defensive front, there's no and second string running doubt about that."

in the first half, but Webb struggled, mustering only 27 yards on 19 carries.

The Tornadoes' first drive was very methodical as they rattled off nine plays in just under five minutes and capped the drive with a four-yard Mitchell McClurg touchdown run on a pitch around the left side for a 7-0 lead. "It was a simple toss sweep to our left. I noticed the corner had come up the field, if I could just get outside of him, I could dive in for the score. It's a great feeling to start off the year with a touch-

Webb looked like they were going to answer the Tornadoes' touchdown, and ball down the field in 13 plays. However, they could not convert a fourth down as the Tornadoes' batted away a play-action pass in the end zone intended for

Alcoa would add to second quarter.

close – just across Boyds to the new rivalry. Creek Highway from each

as soon as they figured out they were playing us," recalled Seymour quar-The Eagles, with their terback Clayton Ogle, a a big hand in the special win. "They had shirts going along with it. They had everything promoting it."

The Eagles, meanwhile, The two schools are so took a low-key approach

ebrated the victory Friday the Battle of Boyds Creek a lot of scoring plays but were still close (36-26) also many personal fouls and unsportsmanlike conduct penalties. Although there had been some heated words exchanged during the game, the two the line of scrimmage," teams shook hands before said Seymour coach Jerry parting ways.

> Six different players line blocked and held up scored touchdowns for Seymour, which jumped out to a 22-6 lead in the that was the difference in first guarter and extended "We kind of set back the margin to 30-6 early

with 4:50 remaining in the third quarter. But they couldn't get any closer.

"The team that won the game is the team that won Cooper. "Our offensive and did a good job so we could run the ball. And the game.

<u>Cont. on page 2</u>

start with 155 yards rushing

The second half was all Salter ran for a 13-yard back Kareem Rodriguez Alcoa got the running ended Alcoa's scoring with game off to an effective a 7-yard touchdown run.

Cont. on page 2

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**Cantrell's** Cares

# Admirals start fast, rout Powell 49-6

### By Ken Lay

Farragut High School football coach Eddie Courtney couldn't have scripted a better beginning for the 2015 season. The Admirals scored early and often and dominated the action.

And when the dust had settled, Farragut notched a big road win over Powell Friday night at Scarbro Stadium.

"I challenged our kids to compete and they did," Courtney said. "We had two good weeks of practice and our kids needed something good to happen and it did.

"We also got some kids a chance to play and that's always good to see early in the season."

The Admirals (1-0) scored on their drive when Jacob Naumoff connected with Cole Morgan on a 28-yard scoring strike midway through the first quarter. Carter Phillipy's extra point made the score 7-0.

The first drive was especially big for Naumoff, Farragut's senior quarterback, who misfired on his first passing attempt but bounced back with five straight completions on the drive, which consumed just under 2 <sup>1</sup>/<sub>2</sub> minutes.



Farragut's Cole Morgan pulls in a touchdown pass in the Admirals' 49-6 win over Powell Friday at Scarbro Stadium. Morgan's scoring reception culminated an 8-play, 88yard drive and was the first score of the game.

coming into the game and the visitors a 21-0 lead. that's why that first past Thomas scored again on a sailed on me," Naumoff 5-yard run a short time later said.

Farragut's defense all but stifled Powell's anemic attack on a 3-yard plunge with 2 and forced seven turnovers. Admirals' defensive back Justin Kirkendall had three interceptions before halftime, after having just one interception. All three of Kirkendall's picks set up touchdown runs by senior Tanner Thomas, one of Knox County's premiere running backs. Thomas scored his first TD

of the night on an 11-yard run with 49 seconds remaining in the opening frame.

His next scoring dash came just 50 seconds into the second quarter and

"I was a little nervous covered 22 yards to extend to make it 28-0.

> Thomas' final score came minutes, 32 seconds remaining in the second stanza.

> The Admirals added another score when Naumoff hit Michael Travis from 56 yards out just before halftime to make the score 42-0.

> The second half was played with a running clock but Farragut's Amon Johnson scored the Admirals' final touchdown on an 11-yard run with 3:23 left in the third quarter.

Powell scored a late touchdown to get on the board with 11 seconds left in the

game.

Next up for Farragut is its home opener against Gibbs Friday night at Clabo Field. The Eagles opened the 2015 campaign last week at Campbell County and escaped Jacksboro with a 12-7 victory.

Meanwhile, the Panthers will begin a three-game road trip at Bearden Friday night. The Bulldogs routed Karns 50-7 last week. Powell will then play at Gibbs. They'll have an open date before traveling to Bill Wilson Field to take on defending Class 5A State Champion West High on Sept. 18. The Panthers will return home on Sept. 25 to entertain Hardin Valley Academy.



PHOTO BY DAN ANDREWS.

Farragut High's Caroline Bower leaps to spike the ball while Catholic's Keilah Carter (3) and Margaret McCarty wait to defend. The Lady Admirals swept the Lady Irish 25-18, 26-24, 26-24 Wednesday night.

# Farragut sweeps Lady Irish in key early match

### By Ken Lay

Farragut High School volleyball coach Susan Davidson might've seen her team record a season-opening sweep of Catholic High School Wednesday night but she was impressed with the Lady Irish.

"I think we'll see Catholic in Murfreesboro [at the State Tournament] again this year," Davidson said after her Lady Admirals swept the Lady Irish 25-18. 26-24. 26-24 Wednesday night at Catholic High School. "This was a good test for us. It was a good early season match."

The game featured a pair of squads that each ended their respective seasons at the State Tournament in 2014. Catholic reached the Class AA semifinals while Farragut was eliminated in a heartbreaking loss to Brentwood in the Class AAA Championship Match.

is any indication, then with his team's effort. Davidson's prediction "Playing a match may have been a prophetic one. Meanwhile, the Lady Admirals (1-0) are seeking their third consecutive trip to Murfreesboro --- and their fourth in five years. Farragut started fast and opened an 13-6 lead Catholic had to dig itself out of an early hole and rallied back to pull to within 21-17 before Farragut scored four of the next five points to take a 1-0 lead in the match. The Lady Admirals surrendered the first point of the second set before setter Tia Madden served up three aces on the next six points. Farragut would open the set with an 11-3 run before the Lady Irish would again fight their way back and pull to within 18-17.

Catholic would fall behind 20-18 before storming back to take leads of 21-20 and 24-23 before Farragut evened the game at 24-24 on a side-out before Lady Admirals' libero Mikaela Brock scored the final two points of the set.

Madden scored the first four points of the final set and gave Farragut a 4-0 lead before committing a service error to put the Lady Irish on the board.

Catholic would go on to open an 11-6 advantage and held the upper hand until the visitors battled back and knotted the game at 18.

The Lady Irish then took a narrow 24-23 lead before Farragut scored the final three points. The Lady Admirals won the match on a hitting error by the Lady Irish.

Despite the loss, Catholic assistant coach Andre Alves (who coached the team because head coach Brent Carter was If Wednesday's match in Colorado) was pleased

# Webb impressive in soccer opener

### By Ken Lay

Neither a steady rain shower nor the Central High School defense could put the clamps on the Webb School of Knoxville girls soccer team early last week.

The Lady Spartans scored four goals in the first 20 minutes en route to an 11-0 victory over the Lady Bobcats at home on Monday, Aug. 17 in the 2015 season opener for both schools.

"We got off to that start and it all happened so fast that I don't even know what happened," Webb coach Sonny Trotter said. "We're trying to go hard early and I thought they went hard early too.

"I think both teams put up a good fight early."

It was apparent from the ing 40 minutes. outset, however, that the Lady Spartans, who have aspirations of going to the State Tournament, just had too much firepower for the Lady Bobcats (0-1). Lexi Reeves opened the scoring with a breakaway goal in the seventh minute. The Lady Spartans tallied another goal a minute later when Apple Lee, off a

counter attack, buried the ball past Lady Bobcats junior goalkeeper Chloe Maxey and into the back of the Central net.

Reeves tallied her second marker of the match in the 12<sup>th</sup> minute to make it 3-0.

Evey Satterfield and Virginia Sances added goals in the 20<sup>th</sup> and 25<sup>th</sup> minutes respectively.

Webb's Reagan Taylor closed out the scoring with a pair of goals in the final two minutes of the opening half to make the score 7-0. Sances picked up an assist on Taylor's second goal, which came just before halftime. By the time the dust had settled, the Lady Spartans peppered Maxey with 16 shots on goal in the open-

Webb added four more



Webb School of Knoxville's Kathryn Lee (18) battles with Central's Kayley Siler for the ball in the Lady Spartans 11-0 win over the Lady Bobcats in last week's season opener for

goals after the break. Darby Bauman scored twice early in the second half. She scored one of her markers on a longrange shot from just inside midfield in the 54<sup>th</sup> minute to extend the Lady Spartans' advantage to 9-0.

Audrey Hall and Ellie Mamantov added secondhalf tallies for Webb.

both schools.

Freshman Madalyn Mead and Satterfield, a senior captain, split time between the goalposts. Mead started and Satterfield came on after halftime. Neither was really tested in the match.

The lopsided score allowed Trotter to get everybody some playing time and permitted him to play some players at different spots on the field.

"We played all of our girls and we had a lot of people playing in different positions," Trotter said. "We played everybody in so many different positions."

# First win in Battle of Boyds Creek goes to Seymour

#### Cont. from page 1

"We handed the ball to a lot of different players and that line just kept blocking. I thought Jeremy Bryant had an exceptional game and ran really hard."

TKA coach Matt Lowe saw the game the same as Cooper.

"They controlled us at the line of scrimmage, particularly offensively. We have to run the ball better as well."

Lowe did praise his team's competitiveness.

"They showed a lot of heart," he said. "They showed a lot of effort. We've just got to get better at playing football, but the effort was unbelievable tonight."

Senior linebacker Reid Taylor's 38-yard interception return gave Seymour the lead less than a minute into the game. Jalen Minefield added a 2-point the opening quarter. run.

TKA struck back quickly as Isaiah Gilmore scored on a 44-yard run around right end. Ryan Louallen pulled down Phillip Sellers on the extra point attempt to keep Seymour on top 8-6.

**Devante Farmer matched** Gilmore's TD with a 39-yard run around right end of his own to put the Eagles up 14-6.

The King's Academy appeared to run a fake punt on its next possession but came up short.

45-yard line, the Eagles overcame a 7-yard loss and 15-yard personal foul penalty to sustain a scoring drive that was capped by Minefield's 1-yard run up the middle. Jeremy Bryant stretched the ball over the goal line for the extra two points, giving Seymour its set up a huge Seymour

A short punt (11 yards) by the Lions gave the Eagles good field position again. Seymour capitalized on it when Ogle hit Hunter McClary with a 25-yard touchdown pass. On the play, Ogle scrambled to his left, and then threw back across the field. Isaiah Johnson's 2-point run made it 30-6 with 9:27 remaining in the second quarter.

A pair of touchdown passes by sophomore Brandon Burgess, sandwiched around Shawn Hamilton's Taking over at the TKA fumble recovery, gave TKA new life. Isaiah Jefferson made a good catch on the first one, pulling in a high toss from 3 yards out. A 23-yarder to Gilmore and Nao Shimamora's PAT kick reduced the deficit to 30-19.

An interception by Ogle 22-6 lead with 2:14 left in touchdown in the third

quarter - a 34-yard run by Bryant, increasing the Eagles' lead to 36-19.

The Lions came back again. Chandler Viscardis snagged a 27-yard pass at the Seymour 1 despite pass interference by the Eagles. Sellers ran it in and Shimamora's kick made it 36-26 with 4:50 showing in the third quarter.

"It's not over," chanted the large turnout of TKA fans. "It's not over."

But the Lions couldn't stop the Seymour ground attack. Bryant ran seven times for 41 yards in a 70-yard march and Ogle had a 17-yard run to the 10 before Austin Brewster got in from the 1. Ogle's 2-point pass to Brewster made it 44-26.

The Lions didn't threaten in their final two possessions.

like this was awesome because it gives me the chance to see what my girls can do," Alves said. "Farragut is a great team and we thought we could at least win one set.

"But sometimes, things just don't go your way and we really need to work on our passing."

Farragut got significant contributions from everywhere on the floor.

Madden had 24 assists and Lovelace scored 22 points.

Defending District 4-AAA Player of the Year Alexis Parker had 11 kills and four blocks while fellow junior Anne Abernathy finished with nine kills.

Kamila Cieslik paced the Lady Irish with six kills, three blocks and 14 digs.

# Powerful Tornado Run Game Storms Spartans

Cont. from page 1 Alcoa led 35-0, and that's where the game finished as the mercy rule ate up the last eight minutes of the clock.

"In the second half, depth hurt us," Webb Head Coach David Meske said. "The biggest thing for us is if we can get the effort that we had in the first half the whole game and make plays with it, then we're going to win a lot of football games.

Alcoa plays a non-district game at William Blount next week while Webb has a bye week.

### PAGE C3 August 24, 2015 www.knoxfocus.com Fulton vs. Maryville: Much wanted matchup will be 'a measuring stick game'

### By Steve Williams

A dream matchup will become a reality this coming Saturday night when high school football powers Fulton and Maryville collide.

played at Maryville with kickoff set for 8 o'clock. It also will be televised on WVLT.

"This is a game that East Tennessee football fans have been wanting to see," said Fulton head coach Rob Black via e-mail.

"I think it will be great for both teams and very entertaining for high school football fans. It is a chance for us to compete with one of the best and a chance for us to get better."

George Quarles, the highly successful head coach at Maryville, echoed Black's expectations.

"This is a game many people have asked for throughout East Tennessee for a number of years," commented Quarles via e-mail. "I believe our players love these kind of games because the buildup and the hype surrounding this game."

Maryville has more state championships (15) than any school in the state and won the past two Class 6A

played in 11 straight state championship games since 2004, winning eight titles and finishing runners-up three times in that stretch. Fulton also has been on a

The showdown will be roll in recent years, having state championships. The Falcons now have a total of six state titles in football.

"Fulton has a great program," stated Quarles. "The true sign of a program is sustainability and they have that. We are excited to have the opportunity to play a great team like Fulton. It is a measuring stick game. We will know more about ourselves after playing them."

Black also is looking forward to the game and the cipline." benefits of it.

"I am excited about the opportunity to play Maryville," stated Black. "Year in and year out they are the top team in the highest classification. This is a great early game for us and really gives us a chance to see where we are as a team.

"I know our players have an enormous amount of respect for them and enjoy competing against great teams like Maryville."

teams from Knox County, dating back to the 2000 season. Black was asked if he thought that would give his team extra incentive to defeat Maryville.

"I do not know if any stawon three straight Class 4A tistics could give anybody extra incentive against Maryville," answered Black. "I think just the name Maryville itself gives enough motivation.

> "Everybody knows that Maryville has a great program and everybody knows that Maryville will be well coached, have great players and they will not beat themselves. I think a game like this forces teams to be fundamentally sound and to play with great dis-

> Halls was the last Knox County team to beat Maryville, posting a 21-14 victory in 2000. That loss dropped Maryville to 0-4 the rock bottom for Quarles' Rebels, who bounced back and went on to capture the first of 11state titles in 15 years.

TOP TWO: Maryville was No. 1 and Fulton No. 2 in Sonny Moore's Computer Power Ratings of Tennesee high school football teams Maryville has a long win to start the 2015 season. 158.77 and Fulton's rating was 153.20.

AP POLL: Maryville (Class 6A), West (5A), Fulton (4A), Christ Presbyterian Academy (3A), Adamsville (2A), Union City (1A) and Ensworth (Division II) were ranked No. 1 in The Associated Press' preseason poll.

Oak Ridge was ranked No. 4 in Class 5A, Catholic No. 3 in 4A, Alcoa No. 2 and CAK No. 3 in 3A, Grace Christian No. 4 in 2A, Coalfield No. 5 in 1A and Webb No. 7 in Division II.

DOUBLE FEATURE: West will be on television for the second week in a row when the Rebels host Sevier County Thursday night on MyVLT. The Rebels won at Hardin Valley Academy on TV in Week 1.

SPECIAL SITE: Knoxville Catholic will travel to Nashville Friday and play Christ Presbyterian Academy at Vanderbilt.

"CPA is an outstanding opponent that will be a huge test for us," said Catholic coach Steve Matthews. "We are excited about playing a premier team in an SEC stadium. This will be

titles. Quarles' Rebels have streak (84 games) over Maryville's rating was a great opportunity for our team to play in a great environment."

> CPA shut out Alcoa 7-0 last season to capture the Class 3A state title.

The Irishmen will leave by bus at noon, have a walkthrough at Vandy, followed by a pre-game meal. Kickoff will be at 7:30 (CDT).

games in Week 2 include Halls at Austin-East, Jefferson County at Carter, CAK at Grace Christian, Oak Ridge at Kingsport Dobyns-Bennett and Lenoir City at Loudon.

THE JAMBOREE: "It's a chance to showcase your program in front of communities that would normally not get to see you play," said South-Doyle head coach Clark Duncan, whose Cherokees lost to Fulton 6-0 in the KOC Kickoff Classic.

"The greatest benefit is for insurance purposes, as the proceeds go towards athletic insurance, which helps keep the players' cost at a minimal."

NEW CHALLENGE: "I feel positive about the teams played well and our new region alignments Knox Central is in," said Bryson Rosser, who is in

# **ALOOK** AHEAD. **A GLANCE** BACK

Other top Friday night his second season as the Bobcats' head coach.

"Changing classifications (to Class 4A) this year is always challenging, no matter who you are. East Tennessee football is some of the most competitive regions of the state. We have a very competitive region and non-region schedule. We are looking forward to the opportunity to compete on a high level every week."

GREAT ESCAPE: New West coach Jeff Harig liked how his team kept battling to pull out a 16-15 win at Hardin Valley Academy in Thursday's season opener.

"I was impressed with our ability to preserver in spite of our struggles on offense," said Harig. "I thought our special defense created some big turnovers and forced some field goals."

# West beats Hardin Valley 16-15 Barot and back towards their away, and Jermaine Buch- the Rebels to the Hawks 15. Hardin Valley had one last

#### **By Alex Norman**

In 2014 the West Rebels finally got over the hump, winning their first state championship in Class 5A.

If they are going to get back to Cookeville in 2015, they'll have to improve on offense. But on Thursday, August 20th, the Rebels did just enough to win their season opener, 16-15 over Hardin Valley.

On West's second possession in a scoreless first quarter, it looked like the Rebels made their first mistake of the evening.

Quarterback Zach Harshey and receiver Jermaine Buchannon couldn't get on the ton recovery gave the Rebels same page on a handoff. the football at the Hawks 36. The ball hit the soggy, dug up turf at Hardin Valley, and senior middle linebacker Joe Reed made the recovery at the Rebels 26 yard line.

own goal line.

Running back Issaih Aguero picked it up and his momentum carried him into the end zone. Barot tried to help Aguero but was called for holding while in the end zone. By rule that's a safety. And with 4:43 to go in the first, West had a 2-0 lead.

The Hawks responded. Tim Frizzell scored on the ground from 5 yards out early in the second quarter. The extra point was blocked, but with 11:15 to go in the first half, Hardin Valley was on top by a rarely seen 6-2 score.

However, an Augero fumble and an Eric Middle-But first year starter Zach Harshey made an ill-advised pass into the end zone that for a Rebels touchdown. The was picked off, halting the extra point was wide to the West drive. rusty. On the Hawks next the third quarter. possession Barot couldn't handle the snap and West early in the fourth made recovered at the Hawks 29. the score 15-9, West took The West offense couldn't do anything with that great field position however, and West all night, the Rebels offense took possession at their own moved the football. The 23.

annon made the most of the opportunity. He went 67 yards, breaking a boatload of tackles along the way, and with 2:20 to go in the half, West led 9-6.

And that was the score at intermission as well.

The Hawks took the opening kickoff of the second half and drove deep into West territory, to the 11 yard line. But the turnover bug bit them again. Barot fumbled the snap, picked it up, and fumbled again. This time West recovered at the 22.

But new coach Jeff Harig saw his offense struggle throughout much of the night. Eventually his defense would break. For at least one drive. Hardin Valley's Aaron Dykes scampered 25 yards left; as the Hawks took a Certainly both teams were 12-9 lead with 3:15 to go in After a Hawks field goal possession at their own 27 yard line. For the first time passing of Zach Harshey The Hawks offense was and the rushing and catching forced to punt the football of DeVante Patrick brought

There, Harshey threw it to an opening in the middle of the field. De'erik Elder caught it, and then ran into the end zone.

Incredibly, with 6:48 to go, West had a 16-15 lead. With 2:32 remaining

chance to pull it out, starting their final drive at the West 46. With 58 seconds left the Hawks faced 4th and 11 at the 47. Barot threw deep, but it went through the hands of Jeremiah Russell, a former West Rebel himself.

West would run out the clock.

Next up, on Thursday the Rebels host Sevier County, while Hardin Valley doesn't play again until September 4th when they host Bearden.



But since the ball was going forward ever so slightly, it was ruled to be an incomplete pass, and West dodged a bullet.

The Rebels got another break on the Hawks next possession. On their first play of the drive, starting at the Hardin Valley 23, a high snap went over the head of Hawks quarterback Mihir

# Lady Bulldogs overcome slow start, sweep CAK

#### Cont. from page 1

to a five-point service run by Claire Duncan, which included three aces.

Ashley Pittman, CAK's better." first-year head coach, called timeout, but the Lady Warriors just couldn't find any answers against the Lady Bulldogs, who reached the state sectional round in each of the last two seasons after making the Class AAA State Tournament in 2012.

Bearden also won the third set with relative ease. CAK never led after letting the first set get away.

"We just weren't the same," Pittman said.

and we were thankful to get and finished with six blocks. the chance to play them.

"They will make us

Wilkinson each had five 23 assists, scored seven kills for the Lady Bulldogs.

"Bearden is a great team McClellan scored 12 points Wilkinson scored eight points and four digs.

Bearden setter Kris-McClellan and Shelby tin Dowling dished out points and had four digs.

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#### PAGE C4

The Knoxville FOCUS

# Concord Christian upbeat after loss in first varsity game

### By Ken Lay

CHATTANOOGA ---Concord Christian's high school took the field for the first time as a varsity team Friday night.

The Lions dropped their first-ever varsity game at Grace Baptist 45-7; but despite the seemingly lopsided score, coach Troy Fleming said he saw plenty of reasons for optimism.

"What I'm looking for is

consistency, toughness and eagerness to compete and toughness," said Fleming, the former University of Tennessee and NFL player. "My kids showed me all three of those things. They didn't quit.

"Last year, we had guys, who weren't quite sure if they wanted to play football. But [Friday] night, they showed me that they wanted to play."

Fleming said that he might be a starter for us found a jewel in reserve lineman Hunter Templin.

"Last year, Hunter played several positions because we had to move him around," Fleming said. "He's a reserve on the offensive and defensive line. We had to put him in run," Fleming said of the because some of our starters were struggling.

really happy for him. He effort at Grace Baptist.

now. He's really improved now that he has a steady position."

The Lions (0-1) got their first-ever varsity touchdown on a 30-yard scamper from Nathan Deets.

"That was a beautiful touchdown.

The coach said that he "He played well and I'm was pleased with his team's

"I was really happy with 2014, will host Sale Creek the way our kids grew up and improved throughout the game," Fleming said. "The speed of the varsity game is a little different than the JV game.

"But our kids just didn't quit and that was big because of our 22 players, 16 are either freshmen or sophomores."

The Lions, who played a junior varsity schedule in in their first-ever varsity home game Friday night at Bob Leonard Park in Farragut.

And something will have to give when the Lions and Panthers tangle in East Tennessee this week.

"Somebody's going to get their first win because they lost [Friday] night too."

# Behind the numbers, Dobbs provides hope for banner year

My advice to Tennessee fans heading into the 2015 football season would be to enter with cautious

optimism. I say that after reviewing the past six rebuilding seasons. The Vols' combined won-loss record over that stretch was 35-40, and that included wins over Chattanooga, Austin Peay State, Georgia State, Buffalo, Tennessee-Martin and a 63-7 shellacking of Western Kentucky.

My review focused on the other end of the spectrum, and how UT has fared against Top 25 opposition since Phillip Fulmer was fired in 2008. You might want to sit down. Tennessee is

2-29 against Top 25 ranked teams. Lane Kiffin was 1-3 in his one season. Derek Dooley was 0-15 in three tries. Current head coach Butch Jones is only 1-11 after two campaigns.

Still, some Tennessee fans believe this could be a breakthrough season for their team and have championship aspirations. Tennessee, no doubt, will have to do much better against Top 25 ranked opponents if that is to happen. Quarterback Joshua Dobbs sparked that hope last year after an injury to starter Justin Worley and backup Nathan Peterman's ineffectiveness forced Coach Jones to finally let Dobbs play.



**By Steve** Williams

> sive line remains a question mark and two from that group redshirt senior Marcus Jackson and redshirt sophomore Austin Sanders - were lost for the season when they suffered bicep tendon injuries in preseason camp.

ing corps

The Vols could have a big-play defense with the likes of sophomore end Derek Barnett, senior LB/DL Curt Maggitt and junior cornerback Cameron Sutton. Two of the nation's top freshmen tackles Kahlil McKenzie (6-3, 344) and Shy Tuttle (6-2, 311) also will be a big part of a six-man rotation up front.

On paper, the past six-year record against ranked teams suggests a title run would be a pipe dream. Butch was 0-5

against ranked teams last season

running game. ranked South Caro-Maybe this lina on Halloween also will be night in Neyland Stathe season dium. That was the the receivgame the Vols wore the black jerseys. By the way, earlireaches its

full potential. er that season, Kiffin The offensaw his Vols fall at top-ranked Florida 23-13. Kiffin kept the contest against

Urban Meyer and Tim Tebow close by shortening the game, which took only 2 hours, 54 minutes to play. By comparison, two weeks later, Tennessee's game against Auburn had an elapsed time of 3:38.

Fulmer was 0-4 against Top 25 foes

Halls

Scott

W 33-8

Tellico

Plains

Fulton

in 2008. That fateful season started with the Vols losing at unranked UCLA 27-24 in overtime.

In 2007, Fulmer was 3-3 versus ranked teams, including a 21-14 loss to No. 5 LSU in the SEC title game. His Vols rebounded to beat

No. 18 Wisconsin in the Outback Bowl, giving UT a No. 12 ranking for the year. Although Jones'

record against ranked teams doesn't yet show it, the progress he has made in rebuilding the Tennessee program has advanced to the point

that some UT fans foresee a very successful 2015 season.

By looking at the facts behind Jones' numbers, I can also see such a scenario. In my book, everything adds up to being cautiously optimistic.



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Dobbs' ability to run as well as throw simply made Butch's offense work.

There's no question the opposition should be better prepared to face Dobbs this season. Despite that, I believe the talented Dobbs, a 6-3, 207-pound junior, will continue to be effective in the zone-read spread attack. Hopefully, he will be able to remain healthy.

Tennessee also has other offensive weapons as the majority of last year's starters return, plus there's the addition of running back Alvin Kamara, a former Alabama signee and junior college standout, joining a bigger Jalen Hurd (6-4, 240) in the

but the first three of those losses

against Oklahoma, Georgia and Ole Miss - were played with Dobbs on the bench.

Jones was 1-6 versus ranked teams in his first season at Tennessee, but he did coach the Vols to a 23-21 win over No. 11 ranked South Carolina in Knoxville.

The closest Dooley came to notching a win over a ranked opponent came in 2010, his first season at UT. In fact, his Vols were already celebrating a huge win over No. 12 LSU in Tiger Stadium when officials informed Dooley LSU would be allowed to snap the ball again even though it had committed a foul on what was thought to be the game's last play. LSU punched in a touchdown for a 16-14 victory.

In 2009, a week after almost upsetting No. 1 ranked Alabama in Tuscaloosa, Kiffin guided the Vols to a 31-13 win over No. 21



# section The Knoxville Focus ealth & Well Being August 24, 2015





# Bullying

We Tennesseans live in what is called a red state. You might find it interesting that the current color convention for politics was made popular by Tim Russet during the 2000 election cycle, and is obviously useful for television. Actually, blue has historically been more often associated with the Republican Party, and red more often with Democrats. The modern color scheme is merely a convention, and may only be important to identify certain areas of the country as unimportant and uninformed. Red states have often been referred to as "fly-over country" by politicos and "sophisticates" in the New York-Washington corridor and on the "Left Coast" (Los Angeles-San Francisco).

Tennessee is a conservative state and east Tennessee is perhaps the most conservative part of our state. By contrast, Oregon has a more liberal

philosophy. A friend of mine traveled with us to Oregon to attend my daughter's wedding. She asked a lady in the grocery if wine was sold there, and could it purchased on Sunday. The store lady said yes to the first question, but told my friend she'd never been asked the second. The store lady kindly reminded my friend that she was in Portland, Oregon and could even purchase marijuana legally.

My daughter, Emily, and I were were walking one afternoon prior to the wedding and she asked me, "What's the deal with this Trump fellow, Dad?" Maybe she thought that since I'm a conservative I'd be a Trump supporter. On the other hand she knows that I keep up with current events, daily reading multiple newspapers and online news services, as well as watching cable news and listening to several talk radio sites. Actually, I had never heard Mr.

Trump articulate social, economic, religious or national conservative perspectives prior to bursting upon the political scene.

Personally, I don't find Trump very presidential at this moment, but we've had seven years of someone who can read a teleprompter and who promotes liberal-progressive policies that I believe are destructive to our country. Trump is like the valve on a pressure cooker. He is voicing the discontent of the majority who are being ruled by a minority of radicals. Trump may not last, but I believe he has done our nation a great service by voicing the anger of the country. We wouldn't even be talking about illegal immigration, which some have labeled as an invasion, without Trump. And because Trump is fabulously wealthy, he can't be bought by the usual lobbyists, money-PACs and politically correct bullies.

Bullying is a term most often used these days to describe inappropriate behavior of kids and teenagers. It is defined as the "use of force, threat or coercion to intimidate, dominate or abuse others." An important component of bullying is the perception that there exists an "imbalance of social or physical power."

I remember having to deal with two bullies when I was a kid. It was tough,

but bullies must be faced, and I finally mustered the courage to defend myself just like Ralphie in the movie classic A Christmas Story. On our last day at Tyson Junior High School, my best friend asked me to accompany him to the boy's bathroom. Guys don't ordinarily ask other guys to go with them to the can, but my friend had apparently been unable to deal with the tough guys in our middle school. As a result, he had never seen the inside of the boy's restroom in our three years there.

Fast forward to adulthood and ask yourself if the IRS qualifies as a bully. George Washington once said, "A free and independent people ought not only be armed and disciplined, but they should have sufficient arms and ammunition to maintain a status of independence from any who might attempt to abuse them, which could include their own government." Was he referring to our second amendment rights or was he encouraging people to be informed and get involved?

I maintain that bullies exist everywhere, even in adulthood. The two Black Lives Matter activists who took over Bernie Sanders' political rally and prevented the other 2000 attendees from hearing the Senator speak are bullies. I may not agree politically with

Bernie, the self-described socialist, but he should not be bullied into silence, nor should other Democrat presidential candidates, like Martin O'Malley and Hillary Clinton, be bullied and forced to recant their comments that "All lives matter." The politically correct thought-police are certainly bullies.

It has been asked, "Are we losing the country?" Obama promised to transform America, and he's doing so with an imperial presidency and a bullied Congress. In 2010 Republicans recaptured the House of Representatives, but nothing was done to stop the transformation that the majority of Americans do not want. In 2014 the Senate was handed back to the Republicans by the voters and nothing has been done to stop the Democrats and Obama. Actually, the Republican leadership is so focused on recapturing the Whitehouse they have surrendered to politically correct minority bullies and the media.

Illegal immigration is the "tectonic" fault line of our time. As I see it, the majority of Americans are on one side of the issue and believe if we have no borders and do not enforce our laws we have no country. The Democrats who want new voters and the Chamber of Commerce crowd who want cheap labor at

any cost are on the other side. Remember, we are a country of immigrants; the issue is illegal immigration without assimilation. Vast numbers of immigrants came to America legally in the late 1800s and early 1900s. If you've never toured Ellis Island in New York you should do so and learn. Did you know that America drastically curtailed legal immigration between 1924 and the 1960s in an effort to maintain the ethnic balance of immigrants coming to America and to allow their assimilation as citizens? Again, the issue is illegal immigration and Trump has made everyone address the broken, corrupt system.

I don't begrudge anyone who wants to come here for a better life and to become an American, just as my Burundi friends have done so legally. I believe we should help those who are suffering and metaphorically drowning in poverty. However, I learned in the Boy Scouts that I can't just jump in to save a foundering person.

Yes, we are called to help, it's called agape or sacrificial love in Greek. However, who is helped if we allow America to be destroyed by an invading mob?

You may email Dr. Ferguson at fergusonj@knoxfocus.com

# **Priority Ambulance hires Debbie Stone as** national director of human resources

Priority Ambulance has hired Debbie Stone as director of human resources to oversee

industry."

Stone has nearly a decade of all recruiting, hiring and bene- experience in human resources she worked as a paralegal at sev-

premier employer in the EMS Ambulance expands into new territory.

Prior to Stone's work in EMS,

Knoxville, Tenn., and will serve Priority's national ambulance network in Tennessee, Alabama, New York, Pennsylvania, Arizona and Indiana.

Priority Ambulance provides emergency and nonemergency medical transport options to

fits management throughout the company's national network.

"Our human resources are our company's greatest strength and developing those assets is critical to our continued growth," Priority Ambulance CEO Bryan Gibson said. "Debbie will oversee the recruitment and management of the high-caliber employees who provide the excellent local customer experience associated with Priority Ambulance. Debbie's expertise will continue to elevate our position as a

and legal and regulatory oversight with emergency medical services companies. Stone will apply her expertise in developing human resources policies and procedures for startup ambulance companies, mergers and acquisitions to Priority Ambulance's rapidly growing national footprint. In addition to human resources experience, Stone has managed state, vehicle, pharmacy and Medicare/Medicaid licensure and inspection processes that will help as Priority

eral law practices. Stone holds a paralegal degree from Barkley College in Los Angeles.

Stone volunteers with the Multiple Sclerosis Foundation and attends retreats that support individuals living with the disease. She is a member of the Society for Human Resource Management (SHRM), the world's largest human resources membership organization. She has three grown sons.

Stone will be based at Priority Ambulance's headquarters in

About Priority Ambulance: Based in Knoxville, Tenn., Priority Ambulance provides the highest level of clinical excellence in emergency and nonemergency medical care to the communities it serves. Throughout its national service area, more than 600 highly trained paramedics, EMTs and telecommunicators staff approximately 100 state-of-the-art ambulances with the latest medical equipment and technology.

communities in Tennessee, New York, Pennsylvania, Alabama and Indiana. Operating as Priority Ambulance, the company serves Knox, Loudon and Blount counties in East Tennessee. Priority Ambulance operates as Kunkel Ambulance in Utica, New York; as Trans Am Ambulance in Olean, New York; as Shoals Ambulance in Alabama; and as Seals Ambulance in Indiana.

# Stop by for Our Veterans Cookout and Benefits Seminar Learn how to use your VA benefits to fund your retirement.

Did you know that you can use your VA benefits to defray the costs of living in a retirement community? Join us as guest speaker Mike Verble with Verble Estate Preservation & Advisors, LLC/USSV, shows you how to assess the benefits you're entitled to and how to access them. Don't miss this insightful seminar. While you're here enjoying the afternoon, experience all the hospitality and first-class service this very special community has to offer. You've served your country well — now let us serve you.

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# **LEGAL & PUBLIC NOTICES**

### FORECLOSURE NOTICES

### SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **September** 21, 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 PATRICIA BENN AND HENRY BENN, to ROB V. BUDHWA, Trustee, on May 20, 2005, as Instrument No. 200506130100297 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE OF THE FIELDSTONE MORTGAGE INVESTMENT TRUST, SERIES 2005-2 The following real estate located in Knox

County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

SITUATED IN DISTRICT TWO (2) OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 30TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 55R, RESUBDIVISION OF LOTS 18 AND 55, OF THE C. F. ROTH SUBDIVISION OF RIVERVIEW CORPORATION'S ADDITION, AS SHOWN BY MAP OF SAME OF RECORD IN INSTRUMENT NO. 200403100084363, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

Tax ID: 08311-C-031 Current Owner(s) of Property: PATRICIA

current Uwner(s) of Property: PATRICIA BENN AND HENRY BENN The street address of the above described

rne street address of the above described property is believed to be **3419 Boyde Bridge Pike, 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 DURCHASE

THE GRANTEE, OR THE TRUSTEE. OTHER INTERESTED PARTIES: STATE OF TENNESSEE AND MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FREMONT INVESTMENT & LOAN, IT'S SUCCESSORS AND ASSIGNS

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 ILSC 1242 and T.C.A. SCHLET

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 Mortgager, the Mortgagee or the Mortgage's attorney. MWZM File No. 15-002433-670

> JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, JOHN R. ROAN, Substitute Trustee(s)

Register's Office, Tennessee. Owner of Debt: OCWEN LOAN SERVICING,

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

SITUATED IN DISTRICT NO. FIVE (5) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 43RD WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 3, BLOCK D, MASCARENE HILLS SUBDIVISION, UNIT 3, AS SHOWN BY MAP OF SAME OF RECORD IN MAP BOOK 53-S, PAGE 26, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

Tax ID: 093HF-012 Current Owner(s) of Property: ERBIE FOSTER

AND NANCY S FOSTER AND LEE E. LAPRADE The street address of the above described

property is believed to be 4218 Abercorn Rd, Knoxville, TN 37921, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

IN PUSSESSIUM. 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 OEPOSIT 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 Mortgager, the Mortgagee or the Mortgagee's attorney.

MWZM File No. 14-002362-670 JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, JOHN R. ROAN, Substitute Trustee(s)

PREMIER BUILDING, SUITE 404 5217 MARYLAND WAY BRENTWOOD, TENNESSEE 37027 PHONE: (615) 238-3630

EMAIL: TNSALES@MWZMLAW.COM

### <u>SUBSTITUTE</u> TRUSTEE'S SALE

Sale at public auction will be on September 21, 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 CYNTHIA ADAMS, to STERLING TITLE, INC., Trustee, on November 1, 2005, as Instrument No. 200511210045509 in the real property records of Knox County Register's Office, Tennessee. Owner of Debt: U.S. BANK NATIONAL

Owner of Debt: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-EFC7

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 now or formerly owned by Margaret Davis (Will Book 28, Page 598); thence with the line of Davis and with a concrete wall arid wood fence, South 79 deg. 55 min. West, 45.91 feet to an existing iron rod at corner of wall, corner to Cunningham; thence with the line of Cunningham and in part with a wire fence, North 10 deg. 23 min. West, 159.93 feet to the point of BEGINNING.

BEING the same property conveyed to Len Walter Everts, II and wfie, Andrea Marie Everts from Mark E. Hicks, unmarried by Warranty Deed dated March 26, 1999 and recorded in Deed Book 2320, Page 960 in the Register's Office for Knox County, Tennessee.

ALSO BEING the same property conveyed to Cynthia Adams, unmarried from Len Walter Everts, II and wife, Andrea Marie Everts by Warranty Deed dated November, 2005 and recorded in Instrument No.200511210045008 in the Register's Office for Knox County, Tennessee.

THIS CONVEYANCE is made subject to all applicable easements, restrictions, and building setback lines of record in said Register's Office. Tax ID: 069MK-033/47

Current Owner(s) of Property: CYNTHIA ADAMS

The street address of the above described property is believed to be 1104 CHICKAMAUGA AVENUE, KNOXVILLE, TN 37917, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTE(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: FRANKLIN CREDIT MANAGEMENT CORPORATION AND MIDLAND FUNDING LLC AS SUCCESSOR IN INTEREST TO CAPITAL ONE BANK (USA)

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 Mortgager, the Mortgagee or the Mortgagee's attorney. MWZM File No. 15-002321-670

> JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, JOHN R. ROAN, Substitute Trustee(s) PREMIER BUILDING, SUITE 404 5217 MARYLAND WAY BRENTWOOD, TENNESSEE 37027 PHONE: (615) 238-3630 EMAIL: TNSALES@MWZMLAW.COM

### SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on September 21, 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 STEPHANIE SEATON AND ROBERT EDWARD SEATON, to PRIORITY TRUSTEE SERVICES OF TENNESSEE, L.L.C., STEPHANIE SEATON, BY QUITCLAIM DEED FROM ROBERT EDWARD SEATON DATED 12/08/98, AND RECORDED 12/18/98 IN BOOK 2310, PAGE 778, REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. ALSO BEING THE SAME PROPERTY CONVEYED TO ROBERT EDWARD SEATON, BY WARRANTY DEED FROM RAYMOND HOUSTON RAPER DATED 01/12/95, AND RECORDED 04/07/95 IN BOOK 2172, PAGE 520, REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

Tax ID: 093NA-02901

Current Owner(s) of Property: STEPHANIE SEATON AND ROBERT EDWARD SEATON

The street address of the above described property is believed to be 1820 MILLARD BEETS

RD E, KNOXVILLE, TN 37909-1413, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT(S) RIGHTS

IN POSSESSION. THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE

TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE DEPOSIT PAID. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION JUNIOR DOT AND FIDELITY FINANCIALS SERVICES 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

cherwise, 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. 567-1-1433.

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. 15-000506-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, JOHN R. ROAN, Substitute Trustee(s) PREMIER BUILDING, SUITE 404 5217 MARYLAND WAY BRENTWOOD, TENNESSEE 37027 PHONE: (615) 238-3630 EMAIL: TNSALES@MWZMLAW.COM

### NOTICE OF SUBSTITUTE

TRUSTEE'S SALE WHEREAS, default has occurred in the

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 28, 2010, executed by SHELBY EDWARDS, conveying certain real property therein described to RESIDENTIAL TITLE & ESCROW, LLC, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee record-ed June 4, 2010, at Instrument Number 201006040075860:

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 Parcel ID: 154HA-002

PROPERTY ADDRESS: The street address of the property is believed to be 10045 BLUEGRASS ROAD, KNOXVILLE, TN 37922. 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): SHELBY EDWARDS OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing: and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication. upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN, PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rubinlublin.com/property-listings.php Tel: (877) 813-0992 Fax: (404) 601-5846 Ad #85762:

2015-08-17 2015-08-24, 2015-08-31

### <u>NOTICE OF</u> <u>SUBSTITUTE</u> <u>TRUSTEE'S SALE</u>

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 17, 2008, executed by EDWARD D. LANGSTON, conveying certain real property therein described to ROBERT M WILSON JR, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded April 30, 2009, at Instrument Number 200804300081277;

and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-4TT 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 September 17, 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:

County, Tennessee, to with SITUATED IN DISTRICT NUMBER FIGHT (8) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF CITY OF KNOXVILLE. TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 29 TAMARA SUBDIVISION, A SUBDIVISION TO KNOX COUNTY TENNESSEE AS SHOWN BY MAP OF SAME OF RECORD IN PLAT CABINET O SLIDE 190-A 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. THIS CONVEYANCE IS MADE SUBJECT TO ANY AND ALL APPLICABLE RESTRICTIONS, EASEMENTS AND BUILDING SETBACK LINES AS ARE SHOWN RECORDED IN THE KNOX COUNTY REGISTER'S OFFICE AND FURTHER TO ANY MATTER AND/OR CONDITION

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 #85778: 2015-08-17, 2015-08-24, 2015-08-31

### <u>NOTICE OF</u> <u>SUBSTITUTE</u> <u>TRUSTEE'S SALE</u>

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 28, 2006, executed by ELIZABETH B. PINCKERT AND REIMUND PINCKERT, conveying certain real property therein described to PRLAP, INC., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded June 29, 2006, at Instrument Number 200606290110273;

and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC OF AMERICA ALTERNATIVE LOAN TRUST 2006-7 MONTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-7 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 Lubin 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 **September 17, 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 Country, Tennessee, to wit: SITUATED IN DISTRICT NO. SIX (6) OF

KNOX COUNTY, TENNESSEE, AND WITHOUT

THE CORPORATE LIMITS OF THE CITY OF

KNOXVILLE, TENNESSEE, AND BEING KNOWN

AND DESIGNATED AS ALL OF LOT 35, BLOCH

J. BEXHILL SUBDIVISION UNIT 5 AS SHOWN

BY MAP OF SAME OF RECORD IN MAP BOOK

68-S, PAGE 71, IN THE REGISTER'S OFFICE FOR

KNOX COUNTY, TENNESSEE, TO WHICH MAR

SPECIFIC REFERENCE IS HEREBY MADE FOR A

MORE PARTICULAR DESCRIPTION. THE ABOVI

DESCRIPTION IS THE SAME AS THE PREVIOUS

DEED OF RECORD, NO BOUNDARY SURVEY

HAVING BEEN MADE AT THE TIME OF THIS

PROPERTY ADDRESS: The street address

of the property is believed to be 1317 COURT

FIELD RD, KNOXVILLE, TN 37922. In the event

of any discrepancy between this street address

and the legal description of the property, the legal

PINCKERT AND REIMUND PINCKERT

CURRENT OWNER(S): ELIZABETH B

OTHER INTERESTED PARTIES: CAPITAL

ONE BANK (USA) N.A. TENNESSEE HOUSING

DEVELOPMENT AGENCY 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

CONVEYANCE.

Parcel ID: 145HG-015

description shall control.

PREMIER BUILDING, SUITE 404 5217 MARYLAND WAY BRENTWOOD, TENNESSEE 37027 PHONE: (615) 238-3630 EMAIL: TNSALES@MWZMLAW.COM

### <u>SUBSTITUTE</u> TRUSTEE'S SALE

Sale at public auction will be on October 29, 2015 on or about 10:00AM local time, at the North Side Entrance, City County Building, 400 Main Street, Knoxville, TN 37902, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by ERBIE FOSTER AND NANCY S FOSTER AND LEE E. LAPRADE, to William P Dougan, Trustee, on January 24, 1994, at Record Book 2847, Page 805 in the real property records of Knox County encumbrances of record:

SITUATED in District No. Seven (7) of Knox County, Tennessee, within the Eighteenth (18th) Ward of the City of Knoxville, Tennessee, and being more particularly bounded and described according to the survey of Kenneth D. Church, Surveyor, dated March 11, 1999, bearing Work Order No. 99-03-2 1, as follows, to-wit:

BEGINNING at an existing iron rod in the southeast right-of-way of Chickamauga Avenue, corner to property now or formerly owned by Jack Cunningham (Will Book 28, Page 598), said iron rod being located in a northeasterly direction 50 feet, more or less, from the point of intersection of the southeast right-of-way of Chickamauga Avenue and the right-of-way of Oswald Street; thence with said right-of-way, North 78 deg. 10 min. East, 50.00 feet to an iron rod, corner to property now or formerly owned by Jeffry L. Yoakum (Deed Book 2110, Page 160); thence with the line of Yoakum and in part with a chain link fence, South 08 deg. 56 min. East, 161.49 feet to a corner of concrete wall in the line of property

Trustee, on February 7, 2006, as Instrument No. 200602170069654 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 2006-0PT1, ASSET-BACKED CERTIFICATES, SERIES 2006-0PT1

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

SITUATED IN DISTRICT NO. EIGHT (8) OF KNOX COUNTY, TENNESSEE, AND BEING ALL OF LOT 34J IN MIDDLEBROOK HEIGHTS COMPANY ADDITION TO KNOXVILLE, TENNESSEE, AS SHOWN UPON MAP OF SAID ADDITION OF RECORD IN MAP BOOK 11, PAGE 102, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION. BEING THE SAME PROPERTY CONVEYED

TO ROBERT EDWARD SEATON AND WIFE,

and payable, and that the undersigned, Rubin Lubin 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 **September 17, 2015 at 10:00 AM** at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit:

SITUATED IN DISTRICT SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 2, LAKESHIRE SUBDIVISION, UNIT 1 REVISED, AS SHOWN BY MAP OF RECORD IN MAP CABINET E, SLIDE 112-A (MAP BOOK 58-S, PAGE 32), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE SPECIFIC REFERENCE.

ACCURATE SURVEYOR INSPECTION OF THE PROPERTY HEREIN DESCRIBED.

Parcel ID: 040EB-029

PROPERTY ADDRESS: The street address of the property is believed to be 7033 WAKAN LN, CORRYTON, TN 37721. 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): EDWARD D. LANGSTON

OTHER INTERESTED PARTIES: Secretary of Housing and Urban Development, Tamara Condominium Owners Association, Inc. 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 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 kin, 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 #85802:

2015-08-17, 2015-08-24, 2015-08-31



4131 Emory Road Knoxville, TN 37938 922-9195



2829 Rennoc Road Knoxville, TN 37918 688-2331

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### NOTICE OF **FORECLOSURE SALE**

STATE OF TENNESSEE, KNOX COUNTY WHEREAS, Lisa Livesay executed a Deed Trust to Mortgage Electronic Registration Systems, Inc. as nominee for Regions Bank D/B/A Regions Mortgage, Lender and FMLS, Inc. Trustee(s), which was dated January 15, 2010 and recorded on January 20, 2010 in Instrument No. 201001200047938, 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, Regions Bank d/b/a Regions Mortgage, (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, Fennessee, 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 September 15, 2015, at 10:00AM at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sel at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit

Situated in District Five (5) of Knox County. Tennessee, and being within the 42nd Ward of the City of Knoxville, Tennessee, and being Lot Number Thirteen (13), Unit 2, Pleasant Trace Subdivision, a Planned Unit Development, as shown via plat of same of record in Plat Cabinet M slide 59 B in the Register's Office for Knox County, Tennessee to which specific reference is hereby made for a more particular description.

This being the same property conveyed to Lisa Livesay by Warranty Deed of record in Instr: 201001200047937, in the Knox County Register's Records.

THIS conveyance is made subject to applicable restrictions, building setback lines and all existing easements of record

THE ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD: NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF THIS CONVEYANCE.

Tax Parcel Identification # 080 JF 013

Parcel ID Number: 080 JF-013

Address/Description: 5317 Trace Manor Lane, Knoxville, TN 37912.

Current Owner(s): Lisa Livesay Other Interested Party(ies): Capital One Bank

(USA), 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.: 15-14802 FC01

### SUBSTITUTE **TRUSTEE'S SALE**

Sale at public auction will be on Septembe 21 2015 on or about 11 00AM local time at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as dentified and set forth herein helow nursuant to Deed of Trust executed by RACHEL D. RODGERS AND ALONZO RODGERS, to STEWART TITLE OF WEST TENNESSEE, A TENNESSEE CORP., Trustee, on January 23, 2004, as Instrument No. 200501270059584 in the real property records of Knox County Register's Office, Tennessee and refiled as Instrument No. 201302220055278 in the real property records of Knox County Register's Office, Tennessee. Owner of Debt: The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products Inc. Home Equity Mortgage Asset-Backed Pass-Through Certificates Series 2004-KR1 The following real estate located in Knox County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record: SITUATED IN DISTRICT NO TWO (2) OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 31ST WARD OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT NOS. 10 AND 11, BLOCK "B", CHILHOWEE HILLS SECOND ADDITION, SECTION A, AS SHOWN ON MAP OF SAME OF RECORD IN MAP BOOK 16, PAGE 74, IN THE OFFICE OF THE REGISTER OF DEEDS FOR KNOX COUNTY TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS BEGINNING AT AN IRON PIN IN THE SOUTHEAST LINE OF BONA ROAD CORNER TO LOTS 9 AND 10, SAID IRON PIN BEING LOCATED 350.0 FEFT NORTHEAST OF THE POINT OF INTERSECTION OF THE SOUTHEAST LINE OFF BONA ROAD WITH THE NORTHEAST LINE OF GRATA ROAD THENCE NORTH 63 DEG. 45 MINUTES EAST, 50.28 FEET TO AN IRON PIN, THENCE WITH A CURVE TO THE LEFT, CHORD BEARING NORTH 26 DEG. EAST. 106.25 FEET TO AN IRON PIN; THENCE NORTH 10 DEG. 26 MINUTES WEST, 34.09 FEET TO AN IRON PIN, CORNER TO LOT 12; THENCE WITH THE LINE OF LOT 12, SOUTH 88 DEG. OO MINUTES EAST 217.52 FEET TO AN IRON PIN; THENCE SOUTH 10 Deg. 15 minutes east, 150.3 feet to an IRON PIN, CORNER TO LOT 5; THENCE WITH THE LINE OF LOT 5, 4 & 3, SOUTH 63 DEG, 45 MINUTES WEST, 294.06 FEET TO AN IRON PIN, CORNER TO LOT 9, NORTH 26 DEG. 15 MINUTES WEST, 150.0 FEET TO AN IRON PIN, THE POINT OR PLACE OF BEGINNING, AS SHOWN BY SURVEY OF MICHAEL F. LUFTHKE SURVEYOR DATED SEPTEMBER 28, 1983 AND BEARING DRAWING NO. 83373.

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 THE PURCHASER SHALL HAVE NO PAID. FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: CLUB LECONTE C/O MARK E. BROWN MENEFEE & BROWN PC

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 of 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 eservation 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. 15-002786-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, JOHN R. ROAN, Substitute Trustee(s) PREMIER BUILDING SUITE 404 **5217 MARYLAND WAY** BRENTWOOD, TENNESSEE 37027 PHONE: (615) 238-3630 EMAIL: TNSALES@MWZMLAW.COM

### 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 Sentember 2012, executed by JEREMY KENNEDY, MARJORIE KRYSTAL KENNEDY conveyi certain real property therein described to MARC A. ROSSER, ESO, as Trustee, as same appears of record in the Register's Office of Knox County Tennessee recorded September 20, 2012, at

Instrument Number 201209200018788; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Embrace Home Loans, Inc 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 September 17, 2015 at 12:00 PM at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit:

THE FOLLOWING DESCRIBED REAL ESTATE SITUATE. LYING AND BEING IN THE COUNTY KNOX, STATE OF TENNESSEE, TO WIT SITUATED IN DISTRICT NO. FIVE (5) OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 41ST WARD OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 11 OF TECUMSEH HILLS SUBDIVISION AS SHOWN BY MAP OF THE SAME OF RECORD IN MAP BOOK 67-S. PAGE 91. REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. Parcel ID: 080E-E-033.00 PROPERTY ADDRESS: The street address of the property is believed to be 1608 TECUMSEH DR, KNOXVILLE, TN 37912. 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): MARJORIE KRYSTAL KENNEDY OTHER INTERESTED PARTIES: TENNESSEE HOUSING DEVELOPMENT AGENCY JEREMY KENNEDY 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 nood 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 purp 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 #85645: 2015-08-17 2015-08-24, 2015-08-31

NO. 200509230027645 AND INSTRUMENT NO 200606210107399, BOTH IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND THE MASTER DEED OF RECORD IN INSTRUMENT NO. 200607140003926. IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE: NO BOUNDARY SURVEY HAVING BEEN OBTAINED AT THE TIME OF THIS CONVEYANCE.

BEING PART OF THE SAME PROPERTY CONVEYED TO THE WOODLANDS OF KNOXVILLE. L.L.C., A TENNESSEE LIMITED LIABILITY COMPANY. WITH ITS PRINCIPAL OFFICE LOCATED IN KNOXVILLE TENNESSEE BY JOE ADAMS AND WIFE, DOROTHA J. ADAMS A/K/A DOROTHA JEAN REEVES ADAMS A/K/A DOROTHY ADAMS BY WARRANTY DEED DATED OCTOBER 5, 2005, RECORDED OCTOBER 5, 2005. IN INSTRUMENT NO. 200510050031210. IN THE REGISTER'S OFFICE FOR KNOX COUNTY. TENNESSEE: AND

BEING PART OF THE SAME PROPERTY CONVEYED TO THE WOODLANDS OF KNOXVILLE, LLC, BY D. MORTON ROSE, JR. AND JAMES V. ROSE. BY LIMITED WARRANTY DEED DATED FEBRUARY 18, 2005, RECORDED FEBRUARY 28, 2005, IN INSTRUMENT NO. 200502280067751 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

THIS CONVEYANCE IS MADE SUBJECT TO ALL TERMS, CONDITIONS, PROVISIONS, RESTRICTIONS, SETBACK LINES EASEMENTS, ALL AS SET FORTH ON THE PLATS OF RECORD INSTRUMENT NO. 200509230027645 AND INSTRUMENT NO. 200606210207399, BOTH IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND THE MASTER DEED OF RECORD IN INSTRUMENT NO. 200607140003926. IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

THIS CONVEYANCE IS FURTHER MADE SUBJECT TO AN EASEMENT AGREEMENT RECORD IN INSTRUMENT 200410010027718 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND TO TVA FLOWAGE EASEMENT FL-1030-F, MAP 45R-7 DATED JANUARY 9, 1943, BOTH AS SHOWN IN THE LIMITED WARRANTY DEED OF RECORD IN INSTRUMENT NO 200502280067751 IN THE REGISTER'S OFFICE FOR KNOX COUNTY. TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO TIMOTHY M. WELLES, BY THE WOODLANDS OF KNOXVILLE, L.L.C., BY WARRANTY DEED DATED AUGUST 22, 2006, AND OF RECORD IN INSTRUMENT NO. 200608230017116, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

Tax ID: 122DM-00105B

Current Owner(s) of Property: TIMOTHY M WELLES

The street address of the above described property is believed to be 3930 Cherokee Woods Way Apt302, Knoxville, TN 37920, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control

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

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

THE GRANTEE, OR THE TRUSTEE. PARTIES: THE OTHER INTERESTED WOODLANDS OF CLEMSON LLC. AND INTERNAL REVENUE SERVICE AND AMERICAN EXPRESS BANK, FSB AND MELINDA ANDERSON AND ALAN B ZIMMERMAN AND CHERRY W ZIMMERMAN AND CHARLES F QUADE AND JANINE R QUADE AND WILLIAM THOMPSON & ASSOCIATES, INC. AND MICHAEL A ATKINS AND SHERRY LYNN TURNER AND PATRICK L MARTIN

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE LISED 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. This sale is also subject to the right of redemption by the INTERNAL REVENUE SERVICE/ DEPARTMENT OF THE TREASURY, pursuant to 26 U.S.C. 7425 by reason of the following tax lien(s) of record in the original amount of \$81,358.75 as Instrument No. 201007190003699\$37,448.69 as Instrument No. 201104010058287\$50,405.00 as Instrument No. 201207020075037\$42,780.60 as Instrument No. 201212120038540 in the real property records of Knox County Register's Office. Tennessee. If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor of 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 servation 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. 15-002585-670

designated as all of Lot 11, Block H, Knoxville Real Estate Company's Cold Spring Addition to Knoxville, Tennessee, as shown by map of same of record in Map Cabinet A, Slide 80-D, (Map Book 3, page 106), in the Register's Office for Knox County, Tennessee, and being more fully bounded and described as follows:

BEGINNING at an iron pin located in the Northwestern line of Linden Avenue, which iron pin is 250 feet, more or less, Southwest of the intersection of the Northwestern line of Linden Avenue and the Southwestern line of Spruce Street, and being common corner to Lots 11 and 12; thence with the Northwestern line of Linden Avenue, South 42 dea, 25 min, West 50.00 fee to an iron pin, common corner to Lots 10 and 11; thence with a division line between said lots, North 47 deg. 35 min. West 145.00 feet to an iron pin in the Southeastern line of an alley: thence with said line, North 42 deg. 25 min. East 50.00 feet to an iron pin, common corner to Lots 11 and 12; thence with a division line between said lots, South 47 deg. 35 min. East 145.00 feet to an iron pin, the point of BEGINNING, and being according to the survey of Stanley E. Hinds, Surveyor, dated August 7, 2002, and bearing Job No. 0208006.

BEING the same property conveyed to Dakota Danielle Pryor, Unmarried, by Terry Brooks and wife, Jana Brooks; and Clyde Brooks and wife, Angie Brooks, by Warranty Deed dated August 1, 2002, and recorded as Instrument No. 200208140013290, in the Register's Office for Knox County, Tennessee.

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

The street address of the above described property is believed to be 2343 Linden Avenue, Knoxville, TN 37914; Control No. 0820E 019, 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 herein shall control.

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

The right is reserved to adjourn the day of the sale to another day certain without further

publication, upon announcement at the time set Said sale will be made subject to superior

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

the, "Helping Families Save Their Homes Act of 2009." Said sale is being made upon the request of

Home Federal Bank of Tennessee, the owner and holder of the indebtedness secured by said Trust Deed due to the failure of said makers to comply with all provisions of said Trust Deed. THIS IS AN ATTEMPT TO COLLECT A DEBT.

ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. INVESTOR'S TRUST COMPANY, TRUSTEE

By: M. JOYCE CANNON, ASSISTANT SECRETARY

Publish 08/10, 08/17, 08/24

### **NOTICE OF** FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY Phipps WHEREAS. Martha Christine executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as nominee for Platinum Mortgage, Inc., Lender and Broadway Title, Inc., Trustee(s), which was dated June 4 2009 and recorded on June 11, 2009 in Instrument No. 200906110081656, Knox County, Tennessee Register of Deeds

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

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on October 1, 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 Sixth Civil District of Knox County, Tennessee, and without the corporate limits of the City of Knoxville Tennessee and being known and designated as Lot 12, Bradley Place a Planned Unit Development Unit 2 as shown by map of record in Plat Cabinet L, Slide 183-C, in the Register's Office for Knox County, Tennessee, to which plat specific reference is hereby made for a more particular description. Together with and subject to Declaration of Joint Permanent Easement of record in Deed Book 1979, Page 340, and as corrected in Deed Book 1985, Page 879, both of record in the Register's Office for Knox County, Tennessee. Being the same property conveyed to Martha Christine Phipps unmarried by Deed dated May 31, 2006 of record in Instrument# 200606010100958, Register's Office for Knox County Tennessee

### NOTICE OF <u>SUBSTITUTE</u> **TRUSTEE'S SALE**

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated September 20, 2006, executed by DAVID CHARLES WAGNER AND STEPHANIE FAYE WAGNER, conveying certain real property therein described to TRANSCONTINENTAL TITLE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 5, 2006, at Instrument Number 200610050030124;

and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to DEUTSCHE BANK NATIONAL TRUST COMPANY ON BEHALF OF FINANCIAL ASSET SECURITIES CORP., SOUNDVIEW HOME LOAN TRUST 2007 WMC1 ASSET BACKED CERTIFICATES SERIES 2007-WMC1 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 September 17, 2015 at 10:00 AM at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee nroceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit

THE FOLLOWING DESCRIBED PREMISES SITUATED IN THE EIGHTH (FORMER 13TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND REING MORE PARTICILIARLY DESCRIBED AS FOLLOWS: LOT NO. FIVE (5) LYING ON THE RIDGE NORTH OF MILLERTOWN PIKE AND BEGINNING ON A STONE BURNETT'S NORTHEAST CORNER AND NORTHWEST CORNER TO LOT NO. TWO (2); THENCE WITH THE LINE OF LOT NO. 2 NORTH 55 DEGREE 20 MINUTES EAST 210 FEET TO AN IRON BAR CORNER TO LOT NO. 6 IN LINE OF LOT NO. 2. THENCE WITH LINE OF LOT NO. 6 NORTH 22 DEGREES 30 MINUTES WEST 1838 FEET TO A STAKE ON TOP OF THE RIDGE WITH A TEN INCH PINE POINT STANDING NORTH 70 DEGREES FAST 12 FEFT AND A FIVE INCH SCRUB OAK POINTER STANDING NORTH 20 DEGREES EAST 7-1/2 FEET FROM SAID STAKE. SAME BEING ALSO CORNER TO LOT NO. 6; THENCE DOWN THE TOP OF THE RIDGE SOUTH 60 DEGREES WEST 560 FEET TO A STAKE ON TOP OF THE RIDGE CORNER TO MCLAUGHLIN; THENCE DOWN THE RIDGE SOUTH 25 DEGREES EAST 1787 FEET TO A STAKE IN THE OLD ORIGINAL WAGGONER LINE AND NOW CORNER TO BURNETT: THENCE WITH BURNETT NORTH 73 DEGREES EAST 266 FEET TO THE BEGINNING, CONTAINING 21.25 ACRES MORE OR LESS, LESS AND EXCEPTING THAT PORTION OF THE ABOVE DESCRIBED PROPERTY CONVEYED TO SANDRA WATSON BY DEED DATED 09/16/88 OF RECORD IN BOOK 1957, PAGE 1042, REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND FURTHER DESCRIBED AS FOLLOWS: BEGINNING ON AN IRON PIN SET IN THE LINE OF FIRST PARTY AT THE END OF A 25 FOOT JOINT AND PERMANENT EASEMENT LEADING FROM THE PROPERTY HEREIN CONVEYED TO WAGNER ROAD: THENCE WITH THE LINE OF FIRST PARTY THE FOLLOWING TWO CALLS AND DISTANCES: SOUTH 70 DEGREES 44 MINUTES 13 SECONDS WEST 40.00 FEET TO AN IRON PIN: THENCE SOUTH 19 DEGREES 15 MINUTES 47 SECONDS EAST 207.37 FEET TO AN IRON PIN IN THE LINE OF HANKINS: THENCE WITH THE LINE OF HANKINS, SOUTH 87 DEGREES 49 MINUTES 13 SECONDS WEST 122.36 FEET TO AN IRON PIN IN THE LINE OF HANKINS: THENCE WITH THE LINE OF HANKINS IN PART AND THE LINE OF WAGNER IN PART, NORTH 14 DEGREES 45 MINUTES 26 SECONDS WEST 144.62 FEET TO AN IRON PIN AND NORTH 13 DEGREES 56 MINUTES 37 SECONDS WEST 208.00 FEET TO AN IRON PIN, CORNER WITH WAGNER; THENCE WITH THE LINE OF WAGNER, NORTH

75 DEGREES 45 MINUTES 32 SECONDS EAST 115.0 FEET TO AN IRON PIN ON THE EAST SIDE OF A 10 FOOT RIGHT OF WAY HEREINAFTER RESERVED: THENCE WITH THE EAST RIGHT OF WAY LINE OF SAID 10 FOOT RIGHT OF WAY AND WITH THE LINE OF WAGNER, SOUTH 23 DEGREES 13 MINUTES 17 SECONDS EAST AND CONTAINING 1 OD ACRES MORE OR LESS. AS SHOWN BY SURVEY OF EDDY R. GARRETT, REGISTERED LAND SURVEYOR, DATED JULY 1988 THERE IS ALSO CONVEYED TO THE PARTY OF THE SECOND PART, AS SHOWN IN DEED BOOK 1957, PAGE 1042, REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, HER HEIRS AND ASSIGNS, THE RIGHT TO USE IN COMMON WITH GRANTOR AND OTHERS JOINT PERMANENT EASEMENT 25 FEET IN WIDTH, LEADING FROM THE PROPERTY HEREIN CONVEYED TO WAGNER BOAD AND DESCRIBED AS FOLLOWS: BEGINNING ON AN IRON PIN SET IN THE NORTH RIGHT OF WAY LINE OF WAGNER ROAD, SAID POINT BEING 208.85 FEET SOUTHWEST OF THE CENTERLINE OF LAKE ROAD; THENCE NORTH 17 DEGREES 46 MINUTES 11 SECONDS WEST 155.05 FEET TO AN IRON PIN; THENCE NORTH 74 DEGREES 00 MINUTES WEST 139.38 FEET TO AN IBON PIN THENCE SOUTH 84 DEGREES 28 MINUTES 17 SECONDS WEST 64.79 FEET TO AN IRON PIN IN THE LINE OF THE TRACT HEREINABOVE DESCRIBED; THENCE SOUTH 23 DEGREES 13 MINUTES 17 SECONDS EAST 26.24 FEET TO AN IRON PIN IN THE LINE OF WAGNER: THENCE WITH WAGNER'S LINE, NORTH 84 DEGREES 28 MINUTES 17 SECONDS EAST 52.06 FEET TO AN IRON PIN: THENCE SOUTH 74 DEGREES O MINUTES EAST 121.27 FEET TO AN IRON PIN; THENCE SOUTH 17 DEGREES 46 MINUTES 11 SECONDS EAST 146.52 FEET TO AN IRON PIN SET IN THE NORTH RIGHT OF WAY LINE OF WAGNER ROAD: THENCE NORTH 61 DEGREES 18 MINUTES 16 SECONDS EAST 25.46 FEET TO THE POINT OF BEGINNING. PARTY OF THE FIRST PART RESERVES A 10 FOOT RIGHT OF WAY OVER AND ACROSS A PORTION OF THE ABOVE DESCRIBED TRACT HEREIN CONVEYED, THE EAST AND SOUTH RIGHT OF WAY LINE OF SAID RIGHT OF WAY BEING DESCRIBED AS FOLLOWS: BEGINNING ON A POINT IN THE LINE OF WAGNER AND BEING THE NORTHEASTERNMOST CORNER OF THE PROPERTY HEREIN CONVEYED; THENCE SOUTH 23 DEGREES 13 MINUTES 17 SECONDS EAST 170.19 FEET TO AN IRON PIN; THENCE SOUTH 70 DEGREES 44 MINUTES 13 SECONDS WEST 40.0 FEET. ALSO LESS AND EXCEPTING THAT CERTAIN 7.15 ACRES CONVEYED TO CLARENCE EDEN AND WIFE AS SHOWN IN DEED BOOK 611, PAGE 287, REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. THERE IS ALSO CONVEYED HEREWITH ALL RIGHT. TITLE AND INTEREST IN AND TO THAT CERTAIN RIGHT OF WAY FROM THE ABOVE DESCRIBED PROPERTY TO LAKIN ROAD FOR PURPOSES OF INGRESS AND EGRESS TO THE ABOVE DESCRIBED

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 fo the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead and dower are expressly waived in said Deed o 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 I AW 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 #85159: 2015-08-17, 2015-08-24, 2015-08-31

## COURT **NOTICES** NON-RESIDENT **NOTICE**

TO: EUGENE QUARCOO In Re: Jennifer Quarcoo vs. EUGENE QUARCOO NO. 189938-1

IN THE CHANCERY COURT FOR KNOX **COUNTY, TENNESSEE** 

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant EUGENE QUARCOO, a nonresident of the State of Tennessee, or whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon EUGENE QUARCOO, it is ordered that said defendant EUGENE QUARCOO, file an answe with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Ryar Wortley, an Attorney whose address is 3715 Powers Street, Knoxville, TN 37917 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as o you before Chancellor John Weaver at the Knox County Chancery Court, Division 1, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 17th day of July, 2015.

s/s Howard G. Hogan HOWARD G. HOGAN Clerk and Maste

8/03/2015, 8/10/2015, 8/17/2015 and 8/24/2015

### <u>NON-RESIDENT</u> <u>NOTICE</u>

#### To: KENNETH EUGENE ROBINSON **GWENDOLYN JEWELL ROBINSON AND** ANY AND ALL UNKNOWN OR UNBORN HEIRS OF KENNETH EUGENE ROBINSON AND GWENDOLYN JEWELL ROBINSON

#### **Re: MATRIX HOLDINGS LLC vs. KENNETH** FUGENE BOBINSON AND GWENDOLYN JEWELL HODGES ROBINSON AND ANY AND ALL UNKNOWN OR UNBORN HEIRS

No. 189355-3 IN THE CHANCERY COURT FOR KNOX COUNTY, TENNESSEE

In this cause, it appearing from the Complaint filed, which is sworn to, that the Defendants KENNETH EUGENE ROBINSON GWENDOLYN JEWELL ROBINSON and Any and All Unknown or Unborn Heirs of KENNETH ELIGENE ROBINSON and GWENDOLYN JEWELL ROBINSON non residents of the State of Tennessee, or whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon KENNETH EUGENE SON GWENDOLYN IEWELL F Any and All Unknown or Unborn Heirs of KENNETH EUGENE ROBINSON and GWENDOLYN JEWELL ROBINSON, it is ordered that said Defendant KENNETH EUGENE ROBINSON, GWENDOLYN JEWELL ROBINSON and Any and All Unknown or Unborn Heirs of KENNETH EUGENE ROBINSON AND GWENDOLYN JEWELL ROBINSON file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Pamela Gibson, an Attorney whose address is 30 Kentucky Avenue, Oak Ridge, TN 37830 within thirty (30) days of the last date of publication or a dgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Mike Moyers at the Knox County Chancery Court, Division 111, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in an edition of The Knoxville Focus Newspaper for four (4) consecutive weeks. This 12th day of August, 2015. s/s Howard G. Hogan HOWARD G. HOGAN Clerk and Master Publish: 8/17/15, 8/24/15, 8/31/15, 9/7/2015

#### Tax ID: 071, JK023

Current Owner(s) of Property: RACHEL D. RODGERS AND ALONZO RODGERS

The street address of the above described roperty is believed to be 200 BONA ROAD, 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

### SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on September 14, 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 elow, pursuant to Deed of Trust executed by TIMOTHY M WELLES, to JAMES G. RICKMAN, Trustee, on August 31, 2006, as Instrument No. 200609010020021 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: U.S. Bank National Association, as Trustee for TBW Mortgage-Backed Trust Series 2006-5, TBW Mortgage Pass-Through Certificates, Series 2006-5

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

THE SOURCE OF THE ABOVE DESCRIPTION BEING THE PLATS OF RECORD IN INSTRUMENT

JASON S. MANGRUM J.P. SELLERS LORI LIANE LONG, JOHN R. ROAN, Substitute Trustee(s) PREMIER BILLI DING SUITE 404 5217 MARYLAND WAY BRENTWOOD, TENNESSEE 37027 PHONE: (615) 238-3630 EMAIL: TNSALES@MWZMLAW.COM 8/10, 8/17, 8/24

### <u>NOTICE OF</u>

<u>TRUSTEE'S SALE</u> THIS LETTER IS FROM A DEBT COLLECTOR. NAMES OF INTERESTED PARTIES: Dakota Danielle Pryor Home Federal Bank of Tennessee Citifinancial, Inc. Knox Housing Partnership, Inc. Notice is hereby given that by virtue of

authority vested in the undersigned, Investor's Trust Company, Trustee, by that certain Trust Deed executed to Investor's Trust Company, Trustee, by Dakota Danielle Pryor, Unmarried, dated August 12, 2002, and recorded as Instrument No. 200208140013291, in the Register's Office for Knox County, Tennessee, the undersigned will, at about 11:00 o'clock A. M. on SEPTEMBER 2, 2015, at the front door of the City & County Building, Main Avenue Level, nearest Main Assembly Room, Knoxville, Knox County, Tennessee, offer for sale, and sell at public auction to the highest bidder for cash in hand, and in bar of all homestead rights, the statutory right of redemption and the equity of redemotion, which are waived in said Trust Deed property conveyed by said Trust Deed, which is scribed as follows:

SITUATED in District Two (2) of Knox County Tennessee, within the 14th Ward of the City of Knoxville, Tennessee, and being known and

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

Parcel ID Number: 047GJ-054

Address/Description: 936 Bradley Bell Drive, Knoxville, TN 37938.

Current Owner(s): Martha Christine Phipps. Other Interested Party(ies): Portfolio Recovery Associates, LLC, assignee of GE Capital Retail Bank Belk; Bradley Place Homeowner Association; Bradley Place Townhouses Homeowner's Association; and Midland Funding LLC assignee of Chase Bank USA NA.

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.: 14-21003 FC01 Publish 08/10, 08/17, 08/24

Parcel ID: 060-038 PROPERTY ADDRESS: The street address of the property is believed to be 2751 LAKIN ROAD, KNOXVILLE, TN 37924.

PROPERTY.

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): DAVID CHARLES WAGNER AND STEPHANIE FAYE WAGNER

OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid

### NOTICE TO CREDITORS

#### Estate of **BARBARA A. CICHON** Docket Number 76650-2

Notice is hereby given that on the 4th day of August, 2015, letters testamentary in respect of the Estate of BARBARA A. CICHON who died May 29, 2015, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee, All persons, resident and non resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will he forever barred.

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

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

This the 4th day of August, 2015 Estate of BARBARA A. CICHON PERSONAL REPRESENTATIVE(S) LISA BYBEL, Executrix 65 Elaine Terrace Yonkers, New York 10701

> MITAL D. PATEL Attorney at Law PO Box 26072 Knoxville, TN 37912

PUBLISH: 08/17 & 08/24/2015

### The Knoxville FOCUS

# **LEGAL & PUBLIC NOTICES**

### COURT NOTICES NOTICE TO CREDITORS

#### Estate of **BOBBIE JEAN HAMRICK DAVIS** Docket Number 76673-1

Notice is hereby given that on the 10th day of August, 2015, letters testamentary respect of the Estate of BOBBIE JEAN HAMRICK DAVIS who died July 13, 2015, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

This the 10th day of August, 2015 Estate of BOBBIE JEAN HAMRICK DAVIS PERSONAL REPRESENTATIVE(S) **CONNIE GAIL DAVIS. Executrix** 4604 E. Lincoln Circle

Knoxville, TN 37918 ROBERT W. GODWIN Attorney at Law 4611 Old Broadway

Knoxville, TN 37918 PUBLISH: 08/17 & 08/24/2015

## NOTICE TO

**CREDITORS** 

Estate of DARRYL PATTERSON Docket Number 76686-2 Notice is hereby given that on the 12th day

of August, 2015, letters testamentary in respect of the Estate of DARRYL PATTERSON who died May 23, 2015, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

This the 12th day of August, 2015 Estate of DARRYL PATTERSON PERSONAL REPRESENTATIVE(S) **COLESHIA PATTERSON, Administratrix** 4015 Bedrock Way, #304 Knoxville, TN 37918

> L'DERREIS PATTERSON, Administrator 1613 Harmon St., Apt. 203 Norfolk, VA 23518

PUBLISH: 08/17 & 08/24/2015

### NOTICE TO **CREDITORS**

#### Estate of FRANK B. COOPER, SR. Docket Number 76677-2

Notice is hereby given that on the 11th day of August, 2015, letters testamentary in respect of the Estate of FRANK B. COOPER, SR. who died July 9, 2015, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

date that is four (4) months from the date of first publication as described in (1) (A); or (2) Twelve (12) months from the decedent's date of death

This the 11th day of August 2015 Estate of FRANK B. COOPER, SR. PERSONAL REPRESENTATIVE(S) SCOTT COOPER. Executor 8401 Richland Colony Rd

Knoxville, TN 37923

PUBLISH: 08/17 & 08/24/2015

### NOTICE TO **CREDITORS**

#### Estate of GARY DAVID CARDWELL Docket Number 76659-2

Notice is hereby given that on the6th day of August, 2015, letters testamentary in respect of the Estate of GARY DAVID CARDWELL who died Apr 11, 2015, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

date that is four (4) months from the date of first publication as described in (1) (A); or (2) Twelve (12) months from the decedent's

date of death This the 6th day of August, 2015 Estate of GARY DAVID CARDWELL PERSONAL REPRESENTATIVE(S) KAREN I BUCHANAN Executrix 6815 Harvest Grove Lane Knoxville, TN 37918

PUBLISH: 08/17 & 08/24/2015

### NOTICE TO **CREDITORS**

Estate of ROBERT C. McCROSKEY Docket Number 76668-2

Notice is hereby given that on the 7th day of August, 2015, letters testamentary in respect of the Estate of ROBERT C. McCROSKEY who died Jun 21, 2015, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or (B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or (2) Twelve (12) months from the decedent's

date of death This the 7th day of August, 2015 Estate of ROBERT C. McCROSKEY PERSONAL REPRESENTATIVE(S) **CYNTHIA WILLIAMS, Executrix** 6620 Langston Drive Knoxville, TN 37918

> ROBERT A. COLE Attorney at Law 3715 Powers Knoxville, TN 37917

PUBLISH: 08/17 & 08/24/2015

### **PUBLIC NOTICE:**

Knoxville Regional Transportation **Planning Organization** Technical Committee Meeting, September 8, 2015

The Knoxville Regional Transportation Planning Organization (TPO) Technical Committee will meet on Tuesday, September 8th at 9 a.m. in the Small Assembly Room of the City/County Building, 400 Main Street, Knoxville, TN. The full Agenda will be available on the TPO website approximately one week prior to the meeting and can be found here: www.knoxtrans.org/meetings/ techagen.htm. If you would like a copy of the Agenda please contact the TPO. If you need assistance or accommodation for a disability. please contact the TPO and we will be glad to work with you in obliging any reasonable request Ph. 215-2694 · contacttpo@knoxtrans.org.

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