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CLEVELAND, TN 18 PAGES • 50¢



Jordan Smith

Jordan Smith returning to Lee Winner of 'The Voice' to present two concerts

Special to the Banner

Jordan Smith, Lee University student and winner of NBC's "The Voice," will return to the Cleveland campus Thursday for two "welcome home" concerts, one of which is open to the community.

Smith, a senior music business major from Harlan, Ky., was named the winner of "The Voice" Season 9 in December 2015, after his performances repeatedly wowed the coaches and climbed the charts. He took time off from school to audition and participate in the show.

His return to Cleveland this week will be the first time since his televised winning run. Smith's first appearance Thursday will be a

reunion with his fellow students, when he will perform in Lee's regular morning chapel service, followed by a reception for Lee students and faculty in Paul Dana Walker Arena.

On Thursday evening, neighbors of the university and the general public are invited to gather for a "Welcome Back, Jordan!" community concert at 7 p.m.

"We can't wait to see Jordan back on the stage where he has sung to us so many times," said Lee President Dr. Paul Conn. "I know the students will be excited to hear from him again in familiar surroundings."

The university's chapel services are traditionally open to the public, but in response to the

widespread interest in his return engagement, Smith has agreed to two separate performances.

"We want all the students who want to come to have that opportunity, but we didn't want to turn our community guests away," Conn said. "There are only so many seats, so we asked Jordan to give us a second concert especially for the community."

The community concert will be a one-hour, free, non-ticketed event. Doors will open at 6 p.m. and seating will be first come, first served. Overflow seating will be available in nearby auditoriums on a closed-circuit, on-screen relay,

See SMITH, Page 8

Inside Today



Flames burn hot

The Lee University Flames closed out a weekend baseball series with a convincing win over Tiffin University. The Cleveland Blue Raiders split with Knox West on Saturday. In track and field, the Flames picked up a pair of Top 5 finishes in Birmingham. Rookie Chase Elliot will sit on the pole for the Daytona 500 Sunday. See Sports, Pages 11-13.

Retirement needs a pressing issue

The changing landscape of retirement financing has the vast majority of baby boomers concerned, yet millions fail to ever meet with a professional to review their portfolio. What's the answer? Get one person's perspective on Page 14 of today's edition.

Forecast



Today should see rain throughout the day, with a high near 46. South winds of 10 to 15 mph could gust as high as 20 mph. Tonight's forecast calls for more rain, with a low around 38. Tuesday should be mostly cloudy with a 60 percent chance of rain, and a high near 51. Tuesday night should be mostly cloudy, with a low around 37 and a 60 percent chance of showers. Wednesday should finally see sunny skies, with a high near 50. Wednesday night should be partly cloudy, with a low around 32.

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Around Town

Alicia Crawford providing prompt customer service ... Jackson Higdon spending a fun Saturday with "Grammie" ... Debbie Wooten celebrating a big day ... Rodney Dunn enjoying a Valentine's dinner with his wife.

Vehicles, homes hit in 30 cases of citywide vandalism

Multiple areas report crimes

By ALLEN MINCEY
Banner Staff Writer

Local authorities are asking area residents to be vigilant and watch out for vandals in their neighborhoods. The persons of interest are accused of tossing bricks and concrete blocks through windshields in a wave of attacks early Saturday.

Sometime around 2:30 a.m. Saturday, some local residents began hearing noises outside their homes, and later found that items had been thrown through either their front windshields or their back windows. Calls to the Cleveland Police Department began coming in starting around 5:45 a.m., as residents began waking up and checking their property.

As more and more residents found their vehicles had been vandalized, at least one reported finding a block that had been thrown through the front window of his home.

While the CPD said that there is no solid evidence, it does appear that the incidents are related. However, they also said that they did not occur in one specific area of the city.

According to police reports, several incidents occurred in the Weston Hills subdivision area, and others in that general vicinity, including one on Lenox Drive and one on Vance Drive. Some others were reported in the Georgetown Road area onto Freewill Road, and several were in subdivisions off Mouse Creek Road. Without knowing the exact time these occurred, Cleveland police were unable to comment on where the vandalism may have started or ended.

Over 30 separate vandalism incidents were reported.

Similar incidents occurred outside the city a few months

See VANDALISM, Page 8



Banner photo, JOYANNA LOVE

"THE FATE HOUSE," as the Triplets call it, underwent a major restoration in 2012.

Preserving the past

Historic Preservation Commission key part of protecting bygone eras

HIDDEN CLEVELAND

By JOYANNA LOVE
Banner Senior Staff Writer

Downtown Cleveland's residential area has had much of its historic charm preserved.

Caring individuals and the formation of the Historic Preservation Commission have accomplished this goal, officials say.

The Cleveland City Council formed the Historic Preservation Commission in 2004.

Chair Maryl Elliott was one of the original members. She said the commission spent two years developing the guidelines and the boundaries for the historic district. The boundaries for this locally recognized historic district are different than those recognized by the National Register of Historic Places. However, both the nationally listed Ocoee Street Historic District and the Centenary Avenue Historic District are included within the local boundary.

"Citizens who live in the district, or buy a house in the district, and wish to renovate or remodel must come before our commission and request a Certificate of Appropriateness (COA) for any alterations or additions that are visible from the street," Elliott said.

See PAST, Page 4



Banner photo, JOYANNA LOVE

A SPINOFF OF A GEORGIAN-style arch is one feature of the historic Callaway House.

County schools' Turner set for Tuesday events

Legislators to hear from board chair

By CHRISTY ARMSTRONG
Banner Staff Writer

The Bradley County Board of Education is hoping to get state legislators to see the importance of school systems undertaking strategic planning processes.

Board Chairman Chris Turner will be addressing two House education committees Tuesday while the board is in Nashville for the Tennessee School Boards Association's "Day on the Hill."

"To put it simply, what gets planned well gets done well," Turner said. "We want to see school boards across Tennessee consider going through this process."

On behalf of the local school board, Turner expected to speak before the House Committee on Education Administration & Planning and the House Committee on Education Instruction & Programs for 10 minutes each.

The Educational Administration & Planning committee meets at 11:30 a.m. EST on Tuesday, while the Education Instruction & Programs committee meets at 1 p.m.

Both speeches can be viewed online by visiting <http://www.capitol.tn.gov/house/committees/education.html> and clicking on the "House Video" link.

See TURNER, Page 8



Turner

Dr. Ron Coleman reflects on career of mission work, cultural learnings

By CHRISTY ARMSTRONG
Banner Staff Writer



Banner photo, CHRISTY ARMSTRONG

DR. RON COLEMAN speaks to the Bradley Sunrise Rotary Club about cultural differences he encountered while doing medical missions work.

Dr. Ron Coleman, a retired surgeon who has taken part in numerous medical missions all over the world, recently gave members of the Bradley Sunrise Rotary Club a look at some things he learned along the way.

Recounting various experiences from his travels, he described some cultural differences he observed and explained how some places have views that are far from the ones Americans have. Still, Coleman said people should not be discouraged in their efforts to help.

Coleman began by describing a

"They can't grasp that some people just want to help, and that is an ideology people must be ready for if they want to help."
— Dr. Ron Coleman

tragic situation involving a woman who was helping newly-disabled people learn to lead good lives again as part of a medical mission to Afghanistan. One day, someone approached her on the street and shot and killed her.

The people there are used to help coming with strings attached, Coleman said. Because of that, he

explained it was hard for locals to believe that those there helping were not pushing some dangerous foreign political agenda.

"How can anyone misunderstand?" Coleman asked. "They can't grasp that some people just want to help, and that is an ideology people must be ready for if they want to help."

He then turned his attention to the people of China. He explained how he once visited there to teach surgeons some new methods.

Coleman said many of the surgeons he encountered there came across as "arrogant." Though he had

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OBITUARIES

Larry Baumgarpher

Larry Baumgarpher, died Saturday, Feb. 13, 2016.

Survivors and arrangements will be announced by Companion Funeral Home.



Jimmie Beavers

Jimmie Beavers, died Sunday, Feb. 14, 2016, in a local hospital.

Survivors and arrangements will be announced by Companion Funeral Home.



William Brown Sr.

William "Ed" Brown Sr., 69, went to be with his Lord on Saturday, Feb. 13, 2016.

He was a lifelong resident of Bradley County.

He attended Dalton Pike Baptist Church. He retired after 38 years with Duracell. As a hobby he enjoyed operating short wave radios for many years, but what he loved most was spending time with his loving wife, Tina.

He was survived by his wife of seven years, Augusteen "Tina" Brown; daughter, Jeannie Johnson; sons: Jerry and Rusty Brown; brothers: Jerry, Joe and Dewey Brown; sister, Joy Ingles; and other close relatives and loving friends.

Pallbearers will be Johny Johnson, Dave Brady, Kenny Pierce, Roy Summey, Charles Anderson and Dewayne Roach. Honorary Pallbearers will be Charles "Chuck" Sabers, Jim Burger and Freddy Millsap.

Visitation will be held at Dalton Pike Baptist Church Wednesday, Feb. 17, 2016, from 11 a.m. until 2 p.m.

The funeral will follow and start at 2 p.m.

Burial will be held at Posey Family Cemetery in Flat Rock, Ala. Pastor Dudley Nichols will be officiating at the services.

You are invited to share a personal memory of William or your condolence with his family at his online memorial located at www.companionfunerals.com.

Companion Funeral and Cremation Service and the Cody family are honored to assist the Brown family with these arrangements.



Mary B. Chandler

Mary Lee Ball Chandler, 94, a former resident of Chattanooga, died Thursday, Feb. 11, 2016, at home in Cleveland.

She was born in Horse Cave, Ky., April 21, 1921, to Willie Lee Ball and Lucy Alice Tudor Ball.

She was raised on a farm in Knob Lick, Ky., by her maternal grandparents, Princeton Parish Tudor and Izora Alice Terry Tudor, and her aunt, Irene Tudor. Her brother, Frank Clayton Ball, was raised in nearby Wisdom, Ky., by their paternal grandparents, Alfred Everett Ball and Lucinda Frances Ball.

Her mother moved to Chattanooga to work as a business school teacher at Edmondson School of Business

and later McKenzie Business School, and supported the two families raising her children in Kentucky. When they were of high school age, Frank and Mary joined their mother in Chattanooga to attend Baylor and Girls Preparatory School.

She married Jack William Chandler, June 30, 1942, at First Cumberland Presbyterian Church in Chattanooga. Jack was on leave from the Army Air Corp and their honeymoon was the road trip back to California where Jack completed his training.

For the remainder of World War II, they lived in California and New Mexico where Jack instructed basic and advanced flying. After the war, they made their way back to Chattanooga, where they lived for the next 55 years.

Throughout her life she was a helpmate to her husband, Jack, who started as a corporate pilot with Kayo Oil Company and later became President. He presided over Kayo's growth from 150 to 650 stations in 26 states. She was a loving mother and grandmother, a passionate gardener who always had fresh flowers on her kitchen table, and a great southern cook, who hosted every family holiday for years. She was a founding member of the Blaney Forest Garden Club and later a member of the Signal Mountain Garden Club, once winning five blue ribbons in a federated garden show. She played bridge with several groups, one of which, the First Wednesday Group, she played with more than 40 years. Mary and Jack moved to Cleveland in 2001.

Her church family in Chattanooga was Central Presbyterian Church where she served as president of the Women of the Church. She and Jack were in a couples Sunday school class whose members became their best friends. In Cleveland, she found the same sense of belonging at Broad Street United Methodist Church. Through their Fealty Class, Lunch Bunch and Red Hatters groups, she found her new best friends.

She was preceded in death by her husband of 60 years, Jack William Chandler; infant son, Jack William Chandler Jr.; daughter, Helen Lucile Chandler; and brother, Frank Clayton Ball.

She is survived by her daughter and son-in-law, Susan and Bob Card of Cleveland; son, James William Chandler of Ooltewah; grandchildren: Janet Allen (David Grimm) of Murfreesboro, Annette Thompson (Nakia) of Chattanooga, Robby Card (Jenny) of Cleveland, Sarah Moles (Eric) of Salt Lake City, Utah, Ben Chandler (Kaiti) of Knoxville, and Paige Chandler (Jace Flatt) of Chattanooga; great-grandchildren: Brandon Generazio, Kymerley Generazio, Hailey Gray, Jared Gray, Olivia Thompson, Kathryn Card, Anna Card, Hunter Card, David Moles, Charlotte Moles and Jace Flatt.

In her last years of failing health she was kept safe and comfortable by loving companions, Janene Wallace, Betty Rattledge, May Lou Allen, Tina Wallace, Rebecca and Jada Arthur. Special caregivers were Mary Ellen and Edwin McDaniel, who opened their hearts to her for more than three years.

The funeral will be at Broad Street United Methodist Church at 11 a.m. Tuesday, Feb. 16, 2016.

Visitation will be at the church at 10 a.m. prior to the service. Burial will be at Chattanooga National Cemetery at a later date.

Memorials may be made to Broad Street United Methodist Church, P.O. Box 3, Cleveland, TN 37364.

Ralph Buckner Funeral Home and Crematory is in charge of the arrangements.

We invite you to send a message of condolence and view the Chandler family guestbook at www.ralphbuckner.com.



Donald Neal Ervin

Donald Neal Ervin, died peacefully Saturday, Feb. 13, 2016, surrounded by his family after a long battle with Alzheimer's disease.

Survivors and funeral arrangements will be announced by Ralph Buckner funeral Home & Crematory.



To submit an obituary, have the funeral home or cremation society in charge of arrangements e-mail the information to obituaries@clevelandbanner.com and fax to 423-614-6529, attention Obits.



Jerrine Hernandez

Jerrine Hernandez, 42, of Cleveland, passed away, Saturday, Feb. 13, 2016, at her home.

She was a resident of Bradley County for her entire life.

She was preceded in death by her father, Harold Tommy Stoops; brother, Timothy Stoops; and sister, Darlene Cross.

She is survived by her husband, Francisco Hernandez; children: Patricia Villatoro and husband, Lizmar, and Francisco Hernandez Jr.; two grandchildren: Isaiah and McKayla Villatoro; mother, Edith Louise Stoops; and sister, Lisa Nichols; and several nieces and nephews.

The funeral will be held at 1 p.m. on Tuesday, Feb. 16, 2016, in the chapel of Ralph Buckner Funeral Home.

Interment will follow in Fort Hill Cemetery.

The family will receive friends from noon to 1 p.m. on Tuesday at the funeral home prior to the service.

We invite you to send a message of condolence and view the Hernandez family guestbook at www.ralphbuckner.com.



Lloyd 'Ron' Hurst

Lloyd Ronald "Ron" Hurst, 74, a resident of Cleveland, was welcomed into heaven by his Savior, Jesus Christ, on Feb. 12, 2016, while surrounded by his loving family.

He was preceded in death by his parents Enoch and Margaret Vess Hurst; brothers: Fred Hurst and Billy Ray Hurst; and sisters: Mary Frances Hurst and Robin Hurst.

He received his B.S. degree from Lee University, and his M.S. degree from the University of Tennessee. During his professional career, he served as a teacher at Bradley Central High School and later as a counselor for the Tennessee Department of Vocational Rehabilitation. Following his disability retirement, he worked as a volunteer tax preparation specialist for local groups.

He is survived by his loving wife of 41 years, Elizabeth Carolyn "Beth" Newport Hurst; their daughter, Christa Hurst Ondrovich, her husband, the Rev. Chris Ondrovich, and grandchildren: Jaden and Alyssa Ondrovich, all of Minot, N.D.; his siblings, Jennie Mae Hurst of Cleveland, Katherine Ownby, Gladys West, Carolyn (Raymond) Tinsley, all of Knoxville, Moquita (Raymond) McCranie of Chatsworth, Helen Towe of Cincinnati, Betty (Lynn) Murphy of Dalton, Terry (Tami) Hurst of Knoxville, Marty (Lisa) Hurst of Knoxville, and Ginger Long of Knoxville.

A Remembrance of Life service will be held Tuesday, Feb. 16, 2016, at 2 p.m. at the Westmore Church of God with the Rev. Wendell Smith, Dr. Dan Black and the Rev. Raymond McCranie officiating.

The interment will follow at Sunset Memorial Gardens with Jon Adams, Chris Scoggins, Terry Hurst, Ben Hurst, Brad Hurst and David McCranie serving as casketbearers.

Honorary casketbearers will be Bob Taylor, Dr. Jerome Boone, Vern Goodman and Dr. Ollie Lee, with a special honorary casket bearer being Marty Hurst.

The family will receive friends

this evening from 5 until 8 p.m. at Jim Rush Funeral and Cremation Services North Ocoee St. Chapel, and one hour prior to the service at the church.

The family requests that memorial contributions be made to the Senior Adult Ministry of Westmore Church of God and/or the National Hemophilia Foundation at www.hemophilia.org.

We encourage you to share your memories and or condolences with the family by going to www.jimrushfuneralhomes.com.



Jolie Pope Koonce

Jolie Pope Koonce, 26, passed away on Thursday, Feb. 11, 2016.

She was a resident of Old Fort and Bradley County all her life. She was of Baptist faith.

She was preceded in death by her father, Charles Les Poe; and her brother, Ronnie Lee Pope.

She is survived by her mother, Mildred and Kenneth Sampson; two children: Robert J. Amick, and Alexis M. Amick; sister, Karen E. Bowers; and several nieces and nephews, aunts and uncles.

The funeral will be held at Grissom-Serenity Funeral home on Tuesday, Feb. 16, 2016, at 2 p.m. with Pastor Paul Fox and Pastor Roger Roark officiating.

Interment will be at the Price cemetery.

The family will receive friends at the funeral home prior to the service from 1 to 2 p.m.

Online condolences may be sent to www.grissomserenity.com.



Marsha Lysack

Marsha Lysack, 72, passed on after a short term of pancreatic cancer on Friday, Feb. 12, 2016, in Cleveland.

She was born Nov. 7, 1943, in Lafayette, Ind., to the late William and Opal Grider.

She lived her life as a strong, hard-working mother and grandmother. She was a God fearing woman who lived for her family. Her favorite hobby was reading books, any book. She was employed as an accountant/bookkeeper in the Houston, Atlanta and Chattanooga areas. In 2008 she retired and came to live with her daughter in Cleveland.

She is survived by her three children: Chuck (Donna), Bob (Rita) and Stacy; brother, Bill; nine grandchildren; and the father of her children, Stan Lysack.

The family would like to extend a special appreciation to the staff at Hospice of Chattanooga for their care during their mother's final days.

"Death leaves a heartache no one can heal, love leaves a memory no one can steal."

You are invited to share a personal memory of Marsha or your condolence with her family at her online memorial located at www.companionfunerals.com.

Companion Funeral and Cremation Service and the Cody family are honored to assist the Lysack family with these arrangements.



Ethel 'Pete' Marr

Ethel "Pete" Marr, 80, of Cleveland, died Friday, Feb. 12, 2016.

She was preceded in death by her husband, Fred Marr; mother, Ora Hipps; father, Oliver Howard; stepfather, Clinton Hipps; sister: Kathleen Mullinnax; brothers: Dewey Howard, Paul Howard and Elmer Brackett.

Survivors include her daughter, Judy Calfee; one grandson; sister, Barbara Woods; brother, J.C. Hipps; and several nieces and nephews.

The funeral will be conducted at 1:30 p.m. today, Feb. 15, 2016, in the chapel of Fike-

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Randolph & Son Funeral Home with the Rev. Steve Davis officiating.

Interment will follow in Hamilton Memorial Gardens.



Wildwood Ave. Chapel with Pastor Johnny Hood officiating.

The interment will be held at 11 a.m. Wednesday at Womac Cemetery.

The family will receive friends Tuesday from 5 until service time at 7 p.m. at the funeral home.

We encourage you to share your memories and or condolences with the family by going to www.jimrushfuneralhomes.com.



James Scales

James Scales, 62, died Friday, Feb. 12, 2016, in a local health care facility.

Survivors and arrangements will be announced by Companion Funeral Home.



Paul Worley

Paul Worley, 72, died Saturday, Feb. 13, 2016, in a local hospital.

Survivors and arrangements will be announced by Companion Funeral Home.



Wanda Wyrick

Wanda Wyrick, 78, died Friday, Feb. 12, 2016, in a Knoxville hospital.

Survivors and arrangements will be announced by Companion Funeral Home.



Space tourism projects continue testing phase

Virgin Galactic later this month in Mojave, California, is preparing to roll out its new SpaceShipTwo, a vehicle the company hopes will one day take tourists to the edge of space.

It comes roughly 15½ months since an earlier incarnation was destroyed in a test flight, killing one of the pilots. Despite the setback, the dream of sending tourists to the edge of space and beyond is still alive.

Space tourism companies are employing designs including winged vehicles, vertical rockets with capsules and high-altitude balloons.

A look at projects currently under development:

VIRGIN GALACTIC
The most prominent space tourism program, the commercial space line founded by adventurer-business mogul Sir Richard Branson will use a winged rocket plane dubbed SpaceShipTwo, successor to SpaceShipOne, which in 2004 won the \$10 million Ansari X Prize that was

intended to spur the industry's development.

IT'S A SPECIAL DAY FOR ...

Janice Barnes, Garry Murray, Patti Bivens, Christy Armstrong, Renee Morrow and Sarah Cantrell, who are celebrating birthdays today ... Delores Garrett, who is celebrating her 49th birthday today.

CHURCH ACTIVITIES

Jamie Work will be the speaker Tuesday at 7 a.m., for His Hands Extended Devotional at Garden Plaza, 3500 Keith St.

LOTTERY NUMBERS

(AP) - These lotteries were drawn Sunday:

Tennessee
Cash 3 Evening: 8-4-9, Lucky Sum: 21
Cash 4 Evening: 1-3-0-5, Lucky Sum: 9
Mega Millions
Estimated jackpot: \$94 million
Powerball
Estimated jackpot: \$189 million

Georgia
All or Nothing Day: 03-05-09-12-13-14-16-17-19-21-22-23
All or Nothing Evening: 01-02-

06-07-10-11-13-17-18-20-21-23
All or Nothing Morning: 01-03-05-06-07-09-11-13-14-16-19-20
All or Nothing Night: 01-03-05-06-08-09-10-11-12-14-18-22
Cash 3 Evening: 1-8-6
Cash 3 Midday: 4-1-7
Cash 4 Evening: 2-7-5-8
Cash 4 Midday: 5-6-2-9
Fantasy 5: 06-18-21-24-35
Estimated jackpot: \$481,000
Georgia FIVE Evening: 8-1-1-2-0
Georgia FIVE Midday: 1-2-9-5-6

Cancer patients snagged in health law's tangled paperwork

WASHINGTON (AP) — Walt Whitlow was under treatment for cancer when he got an unwelcome surprise.

His financial assistance under President Barack Obama's health care law got slashed. That meant his premium quadrupled and his deductible went from \$900 to \$4,600.

Hundreds of thousands of people lose subsidies under the health law, or even their policies, when they get tangled in a web of paperwork problems involving income, citizenship and taxes. Some are dealing with serious illnesses like cancer. Advocates fear the problems, if left unresolved, could undermine the nation's historic gains in health insurance.

Ana Granado was scheduled for reconstruction after breast cancer surgery when she was notified that her coverage would be canceled because of questions about her immigration status. Legal aid attorneys got that cleared up quickly, but Granado's financial assistance for her premiums was suspended.

Lynn Herrin got irritated when she had to pay \$700 to the IRS

after it determined she got too big a tax credit for premiums under the health law.

Since she was also having trouble finding a doctor who accepted her insurance, Herrin canceled. It was a costly mistake. She was diagnosed with oral and neck cancer and depleted her family savings to pay for treatment.

Not every case is as distressing, but coverage disruptions due to complex paperwork requirements seem commonplace in the health law's system of subsidized private insurance, which currently covers about 12.7 million people.

The government says about 470,000 people had coverage terminated through Sept. 30 last year because of unresolved documentation issues involving citizenship and immigration. During the same time, more than 1 million households had their financial assistance "adjusted" because of income discrepancies. Advocates say "adjusted" usually means the subsidies get eliminated.

"When people get that bill for a full-price plan, they panic and they cancel the insurance," said

Elizabeth Colvin of Foundation Communities, an Austin nonprofit that serves low-income people. Some worry the problem could undermine the law's insurance markets, now in their third year.

"These problems can grow, and they can contribute to undermining consumer faith in the system, and that could lead to attrition," said Rachel Klein of Families USA, an advocacy group that supports the health law.

Pressured by a Republican-led Congress hostile to Obama's overhaul, the administration is highly sensitive to criticism that some people may be getting benefits they're not legally entitled to. But Health and Human Services Secretary Sylvia M. Burwell recently acknowledged the paperwork tangle is more likely to trap the innocent than fraudsters. The administration has made customer retention a priority, and Burwell said she's focused on making the system less challenging for consumers eligible for benefits.

The next few months will tell whether improvements to the HealthCare.gov website in the 2016 sign-up season helped cut

down on problems. The technology now alerts consumers to gaps in their applications that could later trigger documentation problems.

If there's a documentation issue, consumers have about three months to straighten things out. But Whitlow, a self-employed remodeling contractor from Volente, Texas, said he was blindsided.

He had requested that HealthCare.gov contact him by mail, but he found out his subsidy was slashed when his doctor's office called the family. Not only was he on the hook for the full, unsubsidized premium, but he also faced higher copays and deductibles.

"It kind of blew my mind," said Whitlow. He said he had submitted bank statements to prove his income, but apparently that wasn't enough. His family chipped in to maintain his coverage while he got follow-up treatment for throat cancer.

"I was really impressed with the quality of care, but the paperwork was just unbelievable," said Whitlow. With help from Foundation Communities, the

family appealed and eventually won.

Granado, a legal immigrant from Brazil, lives with her daughter in Charlotte, North Carolina. Under the health overhaul, legal immigrants are eligible for subsidized private coverage in the insurance exchanges.

With daughter Andrea Walker translating her Portuguese, Granado said the health care law saved her life by allowing her to get coverage after she was diagnosed with breast cancer. Under the law, insurers can no longer turn away patients who are sick. The family was billed more than \$100,000 for treatment before Granado got insurance.

But the paperwork battle, first over her immigration status and then over her income, was "a huge stress," she said. The family spent hours on the phone with HealthCare.gov as Granado was preparing for reconstructive surgery. Her daughter said they would have been lost without representation from Legal Services of Southern Piedmont.

Herrin's experience is a cautionary tale about acting out of frustration with the new system.

Herrin, of Wimberley, Texas, had sold a family business after her husband's death and committed to living simply so she could do volunteer work. She signed up for health insurance in 2014 when it became a legal requirement. She was quoted a discounted premium, after tax credits.

But last year at tax time, Herrin said she found out she owed \$700 to the IRS — one of 1.8 million taxpayers who had to repay health insurance credits, an average of \$860 apiece.

Herrin canceled her policy in disgust, only to be diagnosed with cancer a few months later. She spent about \$70,000 in savings on treatment, but was able to sign up for a new policy that started in January.

"I ended up getting mad about it and just canceling, but I'm the one who screwed up," said Herrin. "It did make me mad that they quoted me an amount, and then I filled out my taxes and I owed. I don't think it is fair."

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Family ties are foundation of Orange Mound Grill

MEMPHIS (AP) — In the summer of 1959, Daisy Miller came to Memphis to work for her aunt and uncle at Orange Mound Grill. She'd done it before, but this visit was different.

"I came that summer to get a little money together for school clothes, because I was going to Mississippi Valley (State University) in the fall," she said.

But that year would change the course of her life.

"My uncle got me to stay because I could cook so good," she said. "He gave me his half of the business in exchange for staying. Then I worked with my aunt for 14 years, saved my pennies and bought her half."

It's a family affair, from start to whenever it might end. Walter and Daisy Young started Orange Mound Grill in 1943 and moved it to its present location in 1947, making it among the oldest restaurants in town. It stayed in the family when Miller purchased it, and will go to her granddaughter, Hope Beck, when she retires. Miller's son and daughter help out from time to time, and her mother used to come from Greenwood, Miller's hometown, to help around the holidays and other busy times.

"My mama was a pretty good cook, too," Miller said. "I learned how to cook from my grandmother, but my mama could cook. She worked with me until she was 96. She was still cleaning greens then."

Beck was impressed with her great-grandmother, who just died last year.

"Everything she did, it was so fast," she said. "Whether she was cleaning greens or slicing pears, we could never believe how fast she would do things. There must have been something about her hands."

Like the process — everything is from scratch — the menu hasn't changed much. Open every day except Monday, Miller and Beck serve soul food classics such as pig feet, pig tails and neck bones daily, along with meatloaf, chicken and dressing and baked chicken. Greens are

Middle Tenn. State University sets fundraising record

MURFREESBORO (AP) — Middle Tennessee State University officials say the school surpassed \$100 million during a recent fundraising effort.

The more than \$105 million raised during the six-year Centennial Campaign was a record-setting total for the school. The Tennessean (tnne.ws/1WjruvL) reported. The amount eclipsed MTSU's previous fundraising record by more than \$70 million.

School officials said Friday the record-setting amount marks a turning point in the public school's approach to funding its priorities.

"This really launches us into a whole new era," said Joe Bales, the university's vice president for advancement and chief development officer. Donors "have seen a university that really has transformed itself over the last decade into, really, an internationally recognized institution. And they have seen that private support has been, I think, a critical factor in that growth."

It was the school's most sophisticated attempt yet to expand its donor base, a strategy of increasing importance as state funding for higher education remains well below pre-recession



AP photo

DAISY MILLER STIRS FOOD in the kitchen at the Orange Mound Grill, in Memphis. Miller has been working at the famed soul food restaurant she owns for 57 years.

fresh, sweet potatoes are sliced for candied yams, and spaghetti is a side dish. And Miller still cleans "red bucket" chitterlings every day.

"Don't you think that's our biggest seller?" she asked Beck.

"Ain't no think to it," Beck replied. She whipped out her phone and did a bit of quick math, then she and Miller agreed on a figure of 480 pounds of chitterlings per week, not taking into account the big increase over holidays.

Chicken and dressing comes in second, they agreed. In March,

they'll start serving fried chicken.

"My husband and I have been working on it and we've about got it where we want it," Beck said.

They'll also add a few new items to the menu. Beck plans to start serving wings, griddle-fried burgers and salads.

The sweet potato pie is a big seller and available every day, as is egg pie (pretty much the same as chess pie, Beck said) and peach cobbler. Cakes are available on weekends or by special order, and there's generally banana pudding on weekends, too.

And ox tails on Sundays, fried catfish on Fridays.

"We pretty much have the same menu every day, but some things change a little bit," Beck said.

And some things never will. Miller, 77, knows the day will come when she'll retire, but she has a little time left. And she's not planning on staying away, even when she does.

"She'll be in here bossing us around, telling us what to do,"

Beck said.

Miller agreed.

"When I go to the doctor, he tells me to keep working, says it's good for me," she said. "And it might be that he's telling the truth too. My mother was the hardest worker I ever knew, even starched and ironed her sheets and pillowcases, and she lived to be almost 100 years old. She lacked about four months, and she was in her right mind all the time."

A delivery man bringing greens waited for his money as Miller visited last week. She sorted bills to pay him and he told her she was short a couple of dollars.

"You gone up?" she asked and he said yes.

"I keep up with it," she said. "I'm going to stay in my right mind, too."

She knows this, for sure. It was July 9 when she agreed to take her uncle up on his offer.

"July 9 this year, I'll be here 57 years," she said.

"I figure I might retire when I get my 60 in."

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CORTISOL AND MEMORY LOSS

Cortisol, otherwise known as the stress hormone, is not only normal, but can also be lifesaving in certain types of stressful situations. Cortisol gave our ancestors the boost needed to run away from the saber-toothed cat. Too much cortisol for too long a period of time, however, can lead to chronic problems. Researchers have recently found a link between too much cortisol and short-term memory loss in older adults. The processing, storing, and recovery of information by the brain takes place by connections called "synapses." Cortisol seems to attack and wear down the synapses that take place in the frontal portion

of the brain, which is where short-term memories are stored.

Under normal circumstances, your body maintains or regulates your natural cortisol levels. However, a lifetime of high cortisol levels may be a primary contributor to Alzheimer's disease and senile dementia. High levels are also a primary cause of osteoporosis. For more information, or to schedule an appointment, please call 472-6548. Our office is located at Ocoee Premiere Park, Suite 101, at 2121 North Ocoee. We are available Monday through Friday, 8:00 to 5. We Treat Our Patients Like We Would Like to be Treated.

P.S. There are many factors that can contribute to memory loss. Discuss any new symptoms with the doctor to narrow down the cause.

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Devaney's work in Haiti became bigger role for group

By BRIAN GRAVES
Banner Staff Writer

Haiti is a world away from the political machinations of Washington, D.C.

But one veteran politico found working for those most in need in an impoverished country to be so rewarding that he became the director of an organization dedicated to doing just that.

Chris Devaney was named executive director of the Children's Nutrition Program of Haiti in April 2015, after spending more than two decades working with U.S. Sens. Bob Corker, Fred Thompson and Phil Gramm, as well as chairman of the Tennessee Republican Party.

It was on a mission trip sponsored by his Chattanooga church where Devaney found the hardy and friendly people of Haiti willing to work, but lacking the opportunities many Americans take for granted.

Devaney brought the story recently to the Rotary Club of Cleveland which helps support the work of the CNP.

He recalled his initial visit there and the 60-minute hike up a mountain.

"It was a hike that changed my life," Devaney said. "At night, you would sleep in the floor of the church that was there at the time and during the day you worked really hard."

He said during those nights there would be the sound of voodoo drums wafting their way up from

the valley below.

"What I found was the Haitian people are awesome," Devaney said. "They worked hard, they were good people but they weren't given the same opportunities most of us in America enjoy."

He said the mission "got into my blood." CNP is a Christian-based organization founded by Dr. Mitch Mutter, who is a cardiologist from Chattanooga.

"To understand CNP, you have to understand Mitch," he said.

Mutter grew up in Jonesborough "in a loving, but very impoverished home."

"His parents were both deaf and mute and the janitor of the school gave him and his brother a job just so they could eat lunch during the week," he said.

Devaney said Mutter found success in the medical profession and began going on medical mission trips to Haiti.

"He started in 1988 and was working in a hospital and there was a tap-tap accident [vehicles that have been converted into makeshift taxis] and they brought in a 4-year-old girl suffering from malnutrition," he said.

During his service to accident victims, someone told Mutter the child had died.

"He will tell you he sat there and wept," Devaney said. "It affected him so much when he returned to Chattanooga he felt he would never return to that 'God-forsaken county.'"

"But, in his heart he knew he had something," Devaney added. "He knew there had to be something to get at early in a child's life in terms of nutrition to change things."

Mutter found a group at Tufts University working on "positive deviance," an approach to behavioral and social change based on the observation that in any community, there are people whose uncommon but successful behaviors or strategies enable them to find better solutions to a problem than their peers, despite facing similar challenges and having no extra resources or knowledge than their peers.

"If you don't catch nutrition problems in a child by the time they are 5 years-old, it can cause both mental and physical debilitations and death," Devaney said.

He said when CNP started in Haiti, the malnutrition rate was 25 percent of the children under 5 years-old.

"That has now turned around to less than 3 percent," Devaney said.

"We're not a relief organization. We're a development organization," he said. "We're also not hand-outs. We don't have feeding programs. What we try to do is help people help themselves."

Those who are interested in more information about the organization or wishing to contribute can contact the CNP by visiting their website at www.cnp Haiti.org or by calling their office at 423-495-1122.



Chris Devaney

Past

From Page 1

The historic commission guidelines do not address anything inside a building, exterior routine maintenance or what paint color can be used.

"You can do anything you want inside your house," Elliott said.

Instead, the guidelines focus on the elements of the house that can be seen from the street. For the majority of homes, that means the front, but for a house on a corner that means the side as well.

Elliott said there were many public hearings held during the two years the guidelines were being developed.

"We are not meant to prevent change, but to guide change," Elliott said.

The commission serves as a board of appointed members to decide on and issue Certificates of Appropriateness for changes to historic buildings in the district. Application for a COA is \$50 and is handled through the Cleveland Development and Engineering Department. If approved, the applicant has six months to begin the process.

"It maintains and improves property values in the historic district. It preserves history. It gives a character to our city that many don't have or have lost, and I think that's important," Triplett said.

Elliott said the commission must have five to nine members. There are six right now.

Elliott said the city is also looking at an architect to serve on the board.

For Phyllis Callaway, it was her interest in preservation that prompted her to want to serve on the commission.

"I am a native of Cleveland and so is my husband (Mike), so we have fond memories of the downtown area and all the historic buildings," Phyllis Callaway said.

Elliott was interested in serving on the commission because she had lived in what is now the historic district for her entire life. The majority of that time was in the house in which she currently resides.

"My great-great-grandfather bought it in 1867. It was built in 1830," Elliott said. "It's the oldest house in town."

Charles S. Mayfield, who served as mayor of Cleveland, was born in the house.

Even before the historic commission was formed Elliott was concerned with preserving the original exterior look of the home. Modern interior updates have been added since the house was built, but the front exterior has remained largely unchanged. Even the glass windows are original to the house.

"Everything that could be kept, has been kept," Elliott said.

The Elliots added an addition to the back of the house but kept the same exterior look.

"I knew a modern addition would look terrible with this house," Elliott said.

Part of the addition is visible from the street.

There are four coal-burning fireplaces in the home that had been used for heating the house.

While the historic commission does not have any guidelines for fireplaces, there are guidelines for chimneys.

"Chimneys should not be removed or altered, if original," Elliott read from the guidelines.

The chimneys can be capped, and slate or stone is recommended.

"Stay away from metal caps, unless they fit right into the



Banner photo, JOYANNA LOVE

HISTORIC PRESERVATION COMMISSION members, from left, are Sarah Coleman, Phyllis Callaway, Joan Benjamin, Maryl Elliott, Rufus Triplett and Randy Wood.



Banner photo, JOYANNA LOVE

THE ORIGINAL BRICK SIDEWALK has been preserved at the Elliott home. Such a sidewalk would have been typical in 1830.

chimney and are not easily seen," Elliott read.

Member Rufus Triplett had already had a major project approved by the Historic Preservation Commission when he was asked to fill a vacancy. Triplett said he had lived in several homes in the district and rode his bicycle throughout the area, delivering newspapers as a boy.

Triplett and his wife, Jane, bought a house in need of some foundation work and "a lot of loving care" at the corner of North Ocoee and Sixth Street.

"It was in pretty dire straits," Triplett said.

The original structure was built in 1852. A fire destroyed the original porch and the interior of the first floor in the 1920s. The brick walls remained standing.

The house held sentimental value because Jane's father was born there. A book the Triplett's compiled after the renovation documents the history of the Hardwicks (of Hardwick Store and Hardwick Clothes fame) who had lived there. Rufus Triplett said some of the Hardwick sons also became bankers.

An artist's rendering of the project was presented to the HPC.

"We did tell them we were going to add a garage and close in a back porch, which we did," Triplett said. "The rest of the house, in accordance with the guidelines — we left the exterior (design) as we found it."

The garage was required to stay within the lines of the house.

"It wasn't sticking out from one side of the house," Triplett said.

The garage was added contiguous to the Sixth Street side of the house. The couple selected a carriage style building to fit the house's style.

The project took nine months to complete. Triplett said they reused as many of the original materials as possible. Bricks that had to be removed were repurposed for the front steps.

While "The Fate House" (so-named by the Triplett's for C.L.

Hardwick's reported nickname) could be saved, some older buildings are too far-gone. Triplett said an example since he has been on the commission was a house at 18th Street and Chambliss Avenue. Demolitions in the historic district must come before the historic commission for approval.

Many homes in the historic district are on, or would qualify, for the National Register. The Callaway House is on the National Register of Historic Places. Callaway said she had always wanted to live in an old house. The architecture of the home is a variation on a Georgian-style and was built in 1928. Renovations were made to the home in 1940 and in 1978. Callaway said they were careful in the 1978 project to preserve the integrity of the home.

A common architectural element the commission has seen homeowners want to add is wrought-iron railings on porches. Elliott said this is prohibited in the guidelines.

"Wrought iron is not historic because it wasn't around, but of course if you drive around the historic district many, many houses have it," Elliott said.

The majority of these homes had the feature added before the creation of the historic commission, and were grandfathered in.

This guideline is under review to be made slightly less restrictive. Discussion has begun about making wrought iron permitted, but not recommended.

"There are some things that are not prohibited, but we certainly encourage people not to do them," Elliott said.

Asphalt is not recommended for driveways in the historic district because the "material is not historic to the neighborhood."

Gravel or concrete are recommended as alternatives, whenever possible. This is one instance where the guidelines can be interpreted on a case-by-case basis.

"You never get pleasure out of



Banner photo, JOYANNA LOVE

THE CALLAWAY HOUSE is one of the dwellings in the Historic District that is on the National Register of Historic Places.



THE ORIGINAL CHIMNEYS and a partially restored porch are elements of the Elliott house. The glass in the windows is original to the house.

telling someone no, they can't do what they want to do," Triplett said. "... We are all for trying to say yes as often as we can."

"I'm always pleased when people willingly submit their plans to the commission because they want to be in compliance," Callaway said. "I think if you choose to live in this area, you need to understand that there are some rules and regulation, and it benefits everyone having those."

Callaway pointed out that sometimes a project may be approved by the historic commission, but might also need to go to the Board of Zoning Appeals for a setback variance. She said some elements of the design guidelines are also addressed elsewhere in city zoning.

Violators of the historic preservation guidelines in the historic district can be fined not less than \$2 and not more than \$50 per day until the issue is corrected. The commission can take the issue to court to pursue enforcing the fee.

The Historic Preservation Commission meets the fourth Tuesday of each month at 5:15 p.m.

The historic commission has also made real estate agents in the area aware of the guidelines, so they can inform potential homeowners.

"Almost everybody has been very grateful for the help and the guidance of the guidelines to do it in a historic way," Elliott said.

People sometimes confuse the Historic Preservation Commission with the Historic Neighborhood Association. Elliott said the



Banner photo, JOYANNA LOVE

THE ORIGINAL porch railing has been preserved at the Elliott house, which was built in 1830.

neighborhood association is not organized by the city.

"Anyone who lives in the neighborhood is eligible to join," Elliott said.

The association focuses on social activities to help members of the neighborhood get to know

each other better.

Online:
Cleveland Residential Design Guideline Manual:
<http://www.clevelandtn.gov/DocumentCenter/View/141>



The Mini Page

Issue 07, 2016

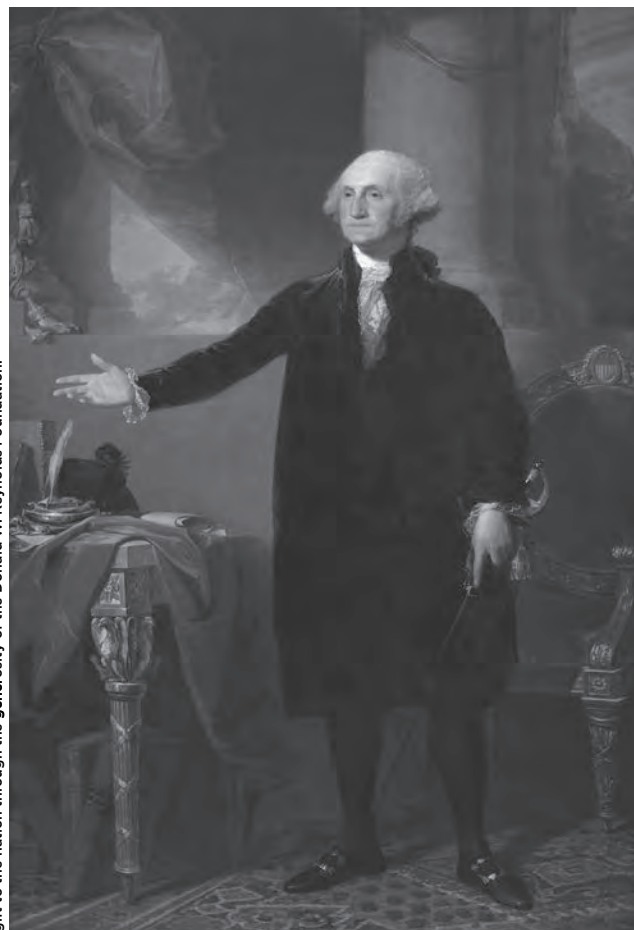
Founded by Betty Debnam

Next Week:
Leap Year

Painting the Presidents

Our first president, George Washington, was depicted, or shown, in 100 portraits by painter Gilbert Stuart. This week, in honor of Presidents Day, The Mini Page examines some of Stuart's portraits of Washington and other famous Americans.

In Washington's day, there were no photos, or TV or movies, so painted portraits showed what someone looked like.



George Washington, The Lansdowne Portrait, National Portrait Gallery, acquired as a gift to the nation through the generosity of the Donald W. Reynolds Foundation.



Self-Portrait, Redwood Library and Athenaeum, Newport, Rhode Island

Mini Fact:

Gilbert Stuart painted this self-portrait as a young artist, when he was just 23.

Stuart's many portraits

Gilbert Stuart made many head-and-shoulders paintings of Washington. He painted almost all of them with the president wearing a black velvet suit and a white shirt with ruffles.

Stuart never finished this portrait. He used it as a guide to make as many as 75 versions of it.

This painting was difficult to do because Washington had just been fitted for a new set of false teeth that made a bulge around his mouth.

In the painting at the left, Stuart painted the face during one sitting and asked someone else to "stand in" and pose for the rest of the figure.

A familiar face

Gilbert Stuart painted the image of Washington that we see on the \$1 bill.



This full-length, life-size portrait of Washington is considered Gilbert Stuart's greatest American portrait. Beginning next month, the National Portrait Gallery in Washington, D.C., will begin conservation treatment on the portrait.



George Washington, (The Athenaeum Portrait), jointly owned by the National Portrait Gallery, Smithsonian Institution, Washington, D.C. and the Museum of Fine Arts, Boston, William Francis Warden Fund, John H. and Ernestine A. Payne Fund, Commonwealth Cultural Preservation Trust.

Other subjects

Gilbert Stuart also painted other presidents and first ladies. Martha Washington wanted a portrait by Stuart, but he never finished her painting.

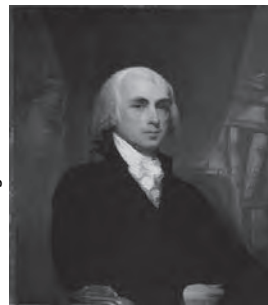


Stuart's paintings of Abigail and John Adams are thought to be the best ones to show their strong personalities.

Thomas Jefferson was an author of the Declaration of Independence. There are no Stuart portraits of his wife, who died before he was elected president.



James Madison is known as the father of our Constitution because of the important role he played in the writing of this great document.



The Colonial Williamsburg Foundation, Gift of Mrs. George S. Robbins

Bowdoin College Museum of Art, Brunswick, Request of the Honorable James Bowdoin III

Resources

On the Web:

- s.si.edu/1OLao4z
- bit.ly/1n2L3x0

At the library:

- "Dear Mr. Washington" by Lynn Cullen



Try 'n' Find

Words that remind us of presidential portraits are hidden in this puzzle. Some words are hidden backward or diagonally, and some letters are used twice. See if you can find:

- ADAMS,
- CONSERVATION,
- GEORGE, GILBERT,
- HEAD, IMAGE,
- JEFFERSON, MADISON,
- PAINTING, PORTRAIT,
- POSE, PRESIDENT,
- SHOULDERS, SIT,
- STATES, STUART,
- TREATMENT, WASHINGTON.

T W U G K W A S H I N G T O N
 N S R E D L U O H S N N G N O
 E E S O P M G E F I E I O S S
 D P O R T R A I T M L S Q U A R E
 I M A G E D V I N T B I B U A E R
 S B Z E P N I A E D J A L T F F
 E S M A D A E R A M R V H E F
 R X S C P R T M Y T D T I S E
 P N O I T A V R E S N O C W J



Cook's Corner

Zapped Apples

You'll need:

- 2 large apples
- 1 tablespoon butter or margarine
- 3 teaspoons brown sugar
- 1 1/2 teaspoons orange juice

- 1/4 teaspoon cinnamon
- 3 tablespoons raisins
- 1/4 cup water
- 1 teaspoon chopped pecans (optional)

What to do:

1. Core apples carefully and make a slit around the middle of each apple to prevent skin from bursting.
2. Melt butter in microwave for 10 to 15 seconds. Stir in brown sugar, orange juice, cinnamon and raisins. Fill each apple core with mixture.
3. Place apples in small baking dish with 1/4 cup water in bottom. Sprinkle pecans on top if desired. Cover baking dish with plastic. Cook on high in microwave for 4 minutes. Allow to cool for 15 minutes before serving. Makes 2 servings.



* You'll need an adult's help with this recipe.

7 Little Words for Kids

Use the letters in the boxes to make a word with the same meaning as the clue. The numbers in parentheses represent the number of letters in the solution. Each letter combination can be used only once, but all letter combinations will be necessary to complete the puzzle.

1. baby pig (6) _____
2. hair above the lips (8) _____
3. cutting part of a knife (5) _____
4. ten plus five (7) _____
5. not very long (5) _____
6. uncooked bread (5) _____
7. expensive, sparkly rock (7) _____

| | | | |
|-----|-----|-----|------|
| DE | EN | MU | TE |
| DIA | GH | RT | DOU |
| BLA | FIF | LET | CHE |
| PIG | STA | SHO | MOND |



©2016 Blue Ox Technologies Ltd. Download the app on Apple and Amazon devices.

Answers: piglet, mustache, blade, fifteen, short, dough, diamond.

Mini Jokes

Pat: Who is considered to be the leader of the popcorn?
 Paul: The kernel!

Eco Note

Need to go somewhere? Cars create pollution, so the less we drive, the healthier our planet will be. Every year, American cars drive 3 trillion miles! Ride a bike or walk instead of driving, and encourage your family to ride or walk, too.

adapted with permission from "The New 50 Simple Things Kids Can Do to Save the Earth" by The Earthworks Group, Andrews McMeel Publishing (andrewsmcmeel.com)

Thank You

The Mini Page thanks Ellen Miles, curator emerita of painting and sculpture, National Portrait Gallery, Smithsonian Institution, for help with this issue.

Teachers:

For standards-based activities to accompany this feature, visit: bbs.amuniversal.com/teaching_guides.html

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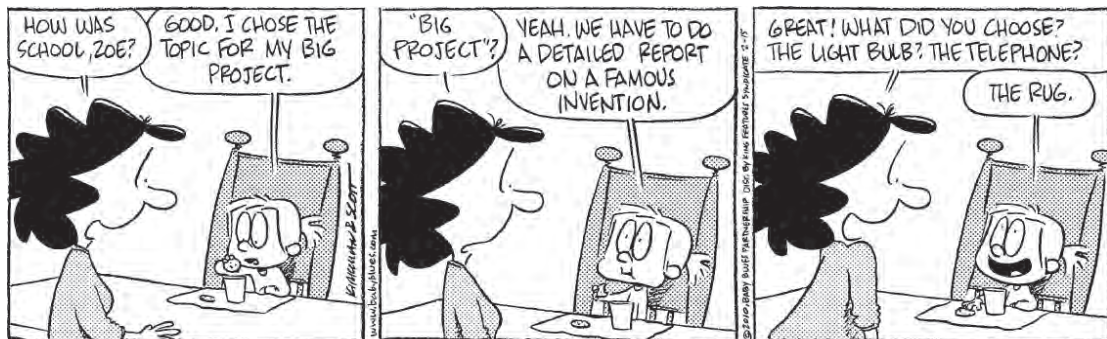
Mail payment to: Universal Uclick, WonderWord Books, 1130 Walnut, Kansas City, MO 64106.



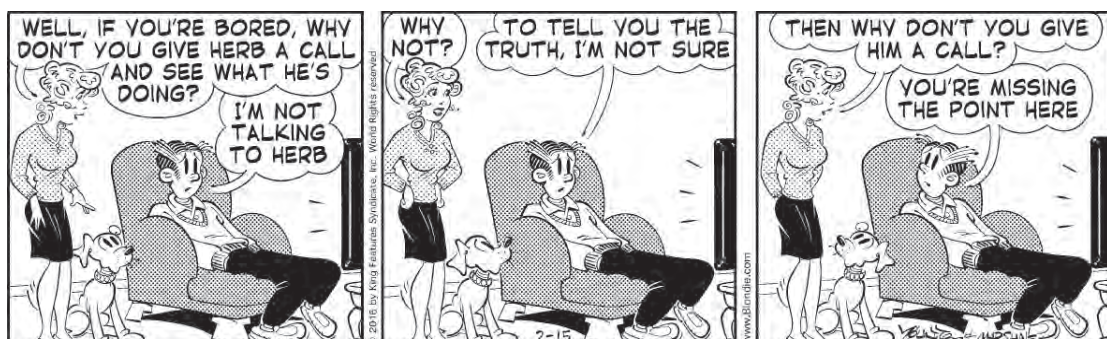
Tina's Groove



Baby Blues



Blondie



Snuffy Smith



Hagar the Horrible



Dilbert



Garfield



Beetle Bailey



Dennis the Menace



By Ned Classics



CROSSWORD

By Eugene Sheffer

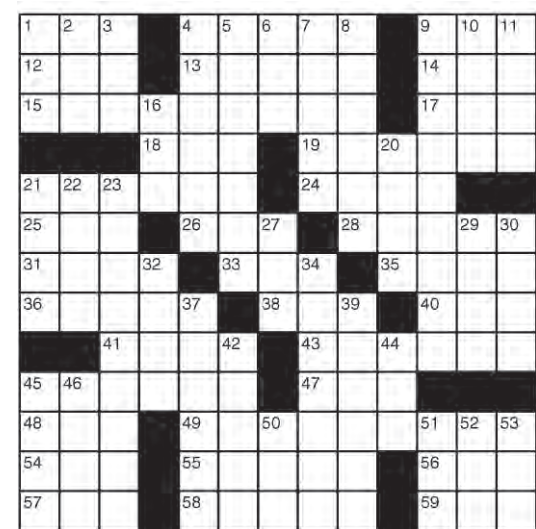
ACROSS
 1 Peculiar
 4 Ambition
 9 Pres.
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 on a dime
 12 Swamp
 13 — Gras
 14 Brit's
 restroom
 15 Pink lawn
 17 Cleric's
 tunic
 18 Mel of
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DOWN
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 8 Scrooges
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 11 PJs
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 16 Extinct
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 20 Ailing
 21 Holly-
 wood's
 "Elephant
 Boy"
 22 "Code-
 breaker"
 Turing
 23 Pancakes
 27 Japanese
 pond
 carp
 29 Sheltered
 30 Remits
 32 Beholds
 34 "Antony
 and Cleo-
 patra"
 role
 37 Be suc-
 cessful
 39 Marsh
 birds
 42 Socialite/
 writer
 Fitzgerald
 44 Apiece
 45 Rooky
 outcrop
 46 Circle
 dance
 50 Wd.
 modifier
 51 Gaiety
 52 Employ
 53 Murphy's

Solution time: 21 mins.

ACROSS: RAG, HOLM, PSSIT, ITD, OBOE, ROLE, PTA, NEAT, ULAN, AUDREY, MEADOWS, ASS, OLE, GRUNT, ARF, MAC, RUNT, ORS, BOLO, RED, SKI, CAMPY, ARE, ORB, JACK, TEGLE, ASON, UGLI, FIDE, AXE, TROT, FLED, DEE, SAGA, EARS, END

DOWN: NOT, DOVER, CSI, KARMAZOV, CARRYING, WORK, TAKE, SCROOGES, PENNILESS, BARBIE, PJS, EXTINCT, AILING, HOLLYWOOD, CODEBREAKER, PANCAKES, JAPANESE, POND, SHELTERED, REMITS, BEHOLDS, ANTONY, ROOKY, CIRCLE, W, GAUZY, EMPLOY, MURPHY'S



RBWX'G VEGXCFYWEX GSBHVVET
 SBH YQED RWBRAW SQKW
 CWQZ QED TVKWE AQFZQXBCD
 KWCGW: QE BZW-BYWXWC.

Saturday's Cryptoquip: SPANISH DEFEATER OF THE INCAS WHO WOULD DISPLAY SEVERAL CRAZY BEHAVIORS: FRANCISCO BIZARRO.
 Today's Cryptoquip Clue: R equals P

ASTROLOGY

by Eugenia Last

TUESDAY, FEB. 16, 2016
CELEBRITIES BORN ON THIS DAY: The Weeknd, 26; Elizabeth Olsen, 27; Ice-T, 58; LeVar Burton, 59.

Happy Birthday: Make home and family a priority, and you will excel outside your domestic environment. Finding a healthy balance between work and play will help you accomplish as much as possible. Personal improvements plus a generous attitude will help you attract special people into your life. Love can make the world go round. Be a giving participant. Your numbers are 2, 9, 15, 22, 29, 34, 41.

Contract Bridge

by Steve Becker

Famous Hand

East dealer. Neither side vulnerable.

NORTH
 ♠ 9 5 4 3
 ♥ Q 10 6 3 2
 ♦ A Q 6 3
 ♣ —

WEST
 ♠ —
 ♥ J 9 8 7 5 4
 ♦ K 9 5
 ♣ 9 8 5 4

EAST
 ♠ K Q J 10 8
 ♥ A K
 ♦ J 10 8 4
 ♣ Q 7

SOUTH
 ♠ A 7 6 2
 ♥ —
 ♦ 7 2
 ♣ A K J 10 6 3 2

The bidding:
 East South West North
 1 ♠ Dble Pass 3 ♥
 Pass 4 ♣ Pass 4 ♦
 Pass 6 ♣ Pass Pass
 Dble

Opening lead — seven of hearts.

This deal occurred in Holland many years ago. The bidding was atrocious, but the play was magnificent.

South played low from dummy on the opening heart lead and trumped East's king. He was then faced with the formidable task of trying to make 12 tricks. He began by playing the A-K of trumps, and even though the queen fortuitously dropped, the situation still seemed hopeless.

However, declarer saw a glimmer of hope. He led a diamond, finessed the queen, then ruffed another heart, felling East's ace.

By now the picture had changed considerably. Obviously, East had started with the A-K of hearts alone, which meant that West had begun with six hearts. West had also shown up with four clubs and couldn't have a spade (having failed to lead his partner's suit), so it followed that West had precisely three diamonds.

South therefore cashed the club jack, led a diamond to the ace and ruffed a diamond with the ten. He then exited with his last trump, the six, forcing West to win with the nine and creating this position:

West ♥ J 9 8 5
 East ♠ K Q J
 ♦ J
 South ♠ A 7 6 2

West was forced to lead a heart, won by dummy's ten, on which East parted with the spade jack. But when the heart queen was next cashed, East was squeezed. Whatever he discarded, declarer would score the last two tricks, and the "impossible" slam was home.

Tomorrow: A long-term view.
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SUDOKU

Fun By The Numbers

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1 | 5 | | 8 | | 4 | 9 | |
| 9 | | | 6 | | 3 | 5 | |
| | | 2 | | 5 | 9 | | 6 |
| 6 | | | 4 | 7 | | | 9 |
| | 1 | 8 | 9 | 2 | 5 | | 6 |
| | | 5 | | | 6 | | |
| 8 | | | | | | | 7 |
| 2 | | | | 6 | | | 4 |
| 5 | | | | 1 | 7 | 9 | 8 |

Level: Beginner

Here's How It Works:
 Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 8 | 2 | 6 | 7 | 1 | 8 | 4 | 9 | 5 |
| 4 | 7 | 1 | 8 | 9 | 6 | 7 | 2 | 3 |
| 5 | 7 | 9 | 4 | 6 | 2 | 1 | 8 | 3 |
| 1 | 7 | 9 | 8 | 3 | 8 | 5 | 6 | 7 |
| 7 | 9 | 8 | 5 | 2 | 6 | 8 | 1 | 4 |
| 6 | 5 | 8 | 4 | 7 | 1 | 8 | 2 | 9 |
| 9 | 8 | 7 | 6 | 5 | 1 | 5 | 2 | 3 |
| 2 | 1 | 2 | 6 | 4 | 3 | 5 | 1 | 2 |
| 4 | 3 | 8 | 2 | 4 | 9 | 6 | 7 | 8 |

ANSWER:

"MY DAD SAYS HE SLEEPS DURING YOUR SERMON BECAUSE SUNDAY IS A 'DAY OF REST.'"

MONDAY AFTERNOON/EVENING

FEBRUARY 15, 2016

Table with 16 columns (Time slots: 4 PM, 4:30, 5 PM, 5:30, 6 PM, 6:30, 7 PM, 7:30, 8 PM, 8:30, 9 PM, 9:30, 10 PM, 10:30, 11 PM, 11:30, 12 AM, 12:30) and 31 rows of program listings including channels like WRCB, WELF, WTNB, WFLW, WNGH, DAYSTAR, WTVS, WTC, WDSF, WDEF, QVC, CSPAN, WGN-A, HSN, E!, ESQTV, LIFE, TLC, TBS, TNT, USA, FX, ESPN, ESPN2, FSTN, SEC, GOLF, FS1, FS2, WEA, CNBC, MSNBC, CNN, HDLN, FNC, HIST, TRUTV, A&E, DISC, NIGC, TRAV, FOOD, HGTV, ANPL, FREE, DISN, NICK, TOON, TVLND, AMC, TCM, HALL, OXYGEN, BRAVO, SYFY, SPIKE, COM, MTV, VH1, CMTV, BET, SCIENCE, CSPAN2, EWTV, WPXI, DISXD, GSN, COOK, WE, GALA, TELE, UNIV, NBCSP, and DLC.

Monday Best Bets

Monday Best Bets section featuring four columns of recommendations: 8 p.m. on (WRCB) Superstore, 8 p.m. on (WDEF) The 58th Annual Grammy Awards, 8 p.m. on (CNBC) 140th Westminster Kennel Club Dog Show, and 9 p.m. on (FREE) Recovery Road. Each column includes a brief synopsis of the program.

TUESDAY AFTERNOON/EVENING

FEBRUARY 16, 2016

Table with 16 columns (Time slots: 4 PM, 4:30, 5 PM, 5:30, 6 PM, 6:30, 7 PM, 7:30, 8 PM, 8:30, 9 PM, 9:30, 10 PM, 10:30, 11 PM, 11:30, 12 AM, 12:30) and 31 rows of program listings for Tuesday, February 16, 2016. Channels include WRCB, WELF, WTNB, WFLW, WNGH, DAYSTAR, WTVS, WTC, WDSF, WDEF, QVC, CSPAN, WGN-A, HSN, E!, ESQTV, LIFE, TLC, TBS, TNT, USA, FX, ESPN, ESPN2, FSTN, SEC, GOLF, FS1, FS2, WEA, CNBC, MSNBC, CNN, HDLN, FNC, HIST, TRUTV, A&E, DISC, NIGC, TRAV, FOOD, HGTV, ANPL, FREE, DISN, NICK, TOON, TVLND, AMC, TCM, HALL, OXYGEN, BRAVO, SYFY, SPIKE, COM, MTV, VH1, CMTV, BET, SCIENCE, CSPAN2, EWTV, WPXI, DISXD, GSN, COOK, WE, GALA, TELE, UNIV, NBCSP, and DLC.

Turner

From Page 1

This year, the board has placed an increased emphasis on strategic planning. The board has already held two strategic planning sessions — one in January and one on Saturday — to create a new plan for the school system.

Discussions Saturday touched on everything from addressing aging school buildings to looking for ways to boost morale among teachers.

Director of Schools Dr. Linda Cash, who is participating in the board's planning, said strategic planning is a "requirement" for making good choices about the future of the school system.

"We are intent on doing what is best for Bradley County Schools," Cash said. "This will help us determine what that is."

Cash told the board members one of the first things she had

done upon becoming the director was ask a lot of questions. She said she asked people what they did and whether they had any ideas for improvements.

While she told the board that not every idea was ready to be implemented, asking people for their feedback helped as she began

"They already had some good ideas," Cash said. "They just needed permission to go."

Discussions during the session included ways the school system had been working since the last strategic planning meeting to address three principles which had been identified in January: promoting educational excellence, taking a look at and improving system policies and striving for better community outreach.

In January, the school system officially kicked off its Read

20 literacy program, which encourages students to read or have someone read to them 20 minutes a day. The initiative came with the five-year goal of having 90 percent of all students reading at or above grade level by the third grade.

It also began looking at policies to clarify the board's stance on several issues, including policies related to bullying and hazing after an incident involving students in nearby Hamilton County sparked national conversation on those issues.

The school system also began taking its initiatives to community by holding events like a "Readers Are Leaders Community Celebration" and a "JamboRead" family reading event.

During Saturday's session, he thanked Cash and his fellow board members for the work they had already done to promote improvements within the school system.

"With the work that you've put into this over four short weeks, I'll put us up against any nonprofit group or school board," Turner said.

While he acknowledged Bradley County has seen a lot of changes over the past year, Turner later said the board represents "seven people with very different views who are united in wanting what is best for the school system."

Turner added there is "no past history" keeping the board members from working together.

As the board members prepare to head to Nashville, Turner said they are preparing to speak about the value of school boards doing strategic planning on a regular basis. He explained the process has allowed the Bradley County school board to begin working together better to make goals.

While Turner said the board is not lobbying for a specific piece of legislation, he said the goal is to get legislators and school board members from across the state talking about planning future initiatives in an organized way.

The board had, however, passed a resolution in January showing support for House Bill 1303 and Senate Bill 1134, which would amend state law to



Banner photo, CHRISTY ARMSTRONG
BRADLEY COUNTY Director of Schools Dr. Linda Cash, second from left, speaks to the Bradley County Board of Education during a recent strategic planning meeting. Board Chairman Chris Turner will soon speak to state legislators about the importance of strategic planning.

lift restrictions on utility companies being able to provide internet service in certain areas. At the time, the school board members cited the need for better internet service in rural parts of Bradley County.

In the coming months, the board plans to discuss its strategic planning efforts during its monthly work sessions.

At some point, the board plans to compile its strategic plan into one concise document which will be shared with the public.

The next work session will take place Tuesday, March 8, at 5:30 p.m. in Bradley County Schools' central office on South Lee Highway.



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THIS IS JUST ONE of several vehicles that had blocks, bricks or rocks thrown through their windshields in a series of vandalistic acts Saturday morning. Over 30 different incidents occurred in the northern end of Cleveland.



A LANDSCAPING BLOCK was thrown through a vehicle in one of 30 or more incidents of windshield vandalism reported to the Cleveland Police Department on Saturday morning. It is believed that the events occurred early that morning, well before daybreak.

Vandalism

From Page 1

ago, and were investigated by the Bradley County Sheriff's Office.

One victim did give a partial description of an unusual vehicle in her neighborhood, and Cleveland Police are asking anyone with any information on

these incidents to contact the Cleveland Police Department or Bradley County Sheriff's Office.

Law enforcement officials are also asking anyone noticing unusual activity in their neighborhoods to contact the CPD or the BCSO.

Smith

From Page 1

and guests who can't be on campus for the event are welcome to catch the performance on a live, streaming webcast.

University officials have invited the community to the 7 p.m. performance. Admission to the morning chapel service will be for Lee students and staff only.

Lee University's Conn Center is located at the Cleveland campus, at the intersection of Parker and 11th streets. Those wishing to view the webcast can direct a browser to <http://livestream.com/leeu>.

For more information about Thursday's performance, con-

"We want all the students who want to come to have that opportunity, but we didn't want to turn our community guests away. There are only so many seats, so we asked Jordan to give us a second concert especially for the community."
— Dr. Paul Conn

tact Lee University at 423-614-8000.

Coleman

From Page 1

showed up to teach, he said they seemed intent on making him their student.

People in China, he said, often place a lot of emphasis on "saving face," never looking like they are inadequate or unknowledgeable.

"They would never allow you to be better than them," Coleman said. "You can't put them in a situation where they might be embarrassed. You must always allow a face-saving option for them."

Coleman then spoke of missions work in African countries and how Christian missionaries have often made the mistake of asking locals to worship the exact way Americans do, with their structured services with music and preaching.

He said he would encourage missionaries to honor local customs as much as possible, only speaking about eliminating local practices if they are deemed to be at odds with the Bible.

The surgeon then told the story of a woman who needed health care but was largely at the mercy of a male caretaker to receive that care. In that country, women could not speak to men one-on-one; conversations with Coleman were relayed through a male relative. It was also the man's role — not the woman's — to make medical decisions.

"The cultural issues there were a surprise," Coleman said. "We were expecting a woman to be able to make her own decisions."

In Honduras, Coleman said he received another dose of culture shock when he found surgeons he worked with there were hesitant to own up to their mistakes.

It was common, he said, for individuals to make excuses when they made mistakes instead of immediately addressing them.

"While we don't always do it, we [in the U.S.] cherish the idea of people taking responsibility," Coleman said.

He said he realized someone would almost feel like they were "less of a person" if they had to apologize for something, so apologies were avoided.

Differences in how people carry themselves and interact physically were also made obvious during many of Coleman's travels.

One example was how men in Afghanistan interacted with each other. Coleman said he was surprised to see that men there like to stand closer to talk to each other than American men do. He added it was not unusual to see men hold hands or put their arms around each other to show their friendship.

He also touched on a cultural difference involving the roles of women. Coleman explained it is common for American couples to go into missions work, working together the same way they would in the United States.

Coleman said men and women are unfortunately not seen as equals in many countries, so they do not understand the idea of "strong American women." He said this difference can undermine the

couple's ability to connect with locals, so many couples find the man must be intentional about looking like a leader in his household and handling most of the work which can be seen by the public.

He continued by sharing stories of a couple more examples of gender inequality, when women had to get permission from male relatives to get life-saving medical care.

In one instance, Coleman had to get a husband's permission to help deliver a baby in a high-risk pregnancy situation; only female nurses had been allowed to see the mother-to-be. In the other, a woman had to have her 18-year-old son speak on her behalf while discussing breast cancer treatment options.

Though he shared several stories of several negative interactions based on cultural differences, Coleman stressed the importance of continuing to try to promote love and understanding.

While it is tempting for those doing philanthropic to work to want to go in and change every aspect of a foreign culture, Coleman said missionaries should focus on trying to look for ways to understand them and show them love.

Relationships built on love and respect can make the

biggest difference, he added. While negative practices may not change overnight, Coleman said acting with love and respect can help foster good change.

"I think it's important to try to understand — not judge," Coleman said. "That should be the approach; just love people."

Coleman's speech was part of the local Rotary club's observance of Rotary International's "World Understanding" theme for the month of February.

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Supreme Court vacancy highlights stakes in presidential race

WASHINGTON (AP) — The presidential election just got real.

The unexpected death of Supreme Court Justice Antonin Scalia — and the immediate declaration from Republicans that the next president should nominate his replacement — adds even more weight to the decision voters will make in November's general election.

For months, the candidates have espoused theoretical, sometimes vague, policy proposals. Now, the prospect of President Barack Obama's successor nominating a Supreme Court justice immediately after taking office offers a more tangible way for voters to evaluate the contenders.

Candidates in both parties moved quickly to reframe the election as a referendum on the high court's future.

"Two branches of government hang in the balance, not just the presidency, but the Supreme Court," Texas Sen. Ted Cruz said in the latest GOP debate, held in South Carolina just hours after word filtered out Saturday about Scalia's death in Texas. "If we get this wrong, if we nominate the wrong candidate, the Second Amendment, life, marriage, religious liberty, every one of those hangs in the balance."

Democrat Hillary Clinton painted a similarly stark scenario.

"If any of us needed a reminder of just how important it is to take back the United States Senate and hold onto the White House, just look at the Supreme Court," Clinton said.

Clinton has said she would have "a bunch of litmus tests" for potential nominees, including a belief that the Citizens United ruling clearing the way for super political action committees and

unlimited campaign contributions should be overturned. She also said the court's makeup is crucial to preserving abortion rights and the legality of gay marriage nationwide.

Bernie Sanders, who is challenging Clinton for the Democratic nomination, has raised opposition to Citizens United as a requirement for any Supreme Court nominees.

Scalia, a hero of conservatives during his nearly 30 years on the Supreme Court, was found dead Saturday at a resort ranch in Texas. The court now is divided between four liberal and four typically conservative justices, putting the ideological tilt up for grabs.

Obama pledged to nominate a replacement in "due time," even after Senate Majority Leader Mitch McConnell, R-Ky., said that responsibility should fall to the winner of the 2016 election.

Obama could try to ram a nominee through the Senate this year, taking a high court vacancy off the next president's immediate to-do list. Even if that were to happen, a confirmation vote probably would be months away, leaving the Supreme Court in the center of the campaign during the nomination process.

Former Attorney General Alberto Gonzales, who served in the Cabinet of President George W. Bush, said Monday that Obama has an obligation to select a replacement for Scalia, telling CNN that "the president has to do his job." Gonzales said that the Senate, likewise, has a role and should weigh Obama's choice "on its own calendar."

With three other justices over the age of 75, the next president could have other vacancies during his or her tenure, even if Obama fills Scalia's seat.

It's unclear how the new focus on the Supreme Court might affect voters' decisions in an election that has seen surprising and unconventional candidates such as Donald Trump and Sanders challenge their parties' establishments.

Previous political thunderbolts that were supposed to push voters toward more traditional candidates, such as last fall's terrorist attacks in Paris and California, passed without any negative impact on Trump and Sanders. In fact, Sanders has gotten stronger since then, with the economic-focused Vermont senator handily defeating Clinton in the New Hampshire primary and finishing a close second in the Iowa caucuses.

Trying to counter Sanders' momentum, Clinton has urged voters to consider which candidate is most electable in November. With the balance of the Supreme Court now potentially on the line, Clinton and her allies are certain to increase their warnings about the risk of sending a self-declared democratic socialist to face a Republican in the fall.

"For any Democrat thinking about casting a protest vote for Sen. Sanders, this should serve as a wake-up call for what's exactly at stake," said Jim Manley, a former aide to top Democratic senators.

Among Republicans, Marco Rubio, Jeb Bush and John Kasich are casting themselves as candidates who could appeal to swing voters in the general election and put the GOP in position to guide the next court nominations. But that could open them up to questions from Republican primary voters about the ideological purity of their judicial choices.

Cruz is using the potential vacancy to build on his longstanding argument that Republicans should select a nominee with the most conservative credentials. An uncompromising conservative since arriving in the Senate, Cruz vowed to put "principled constitutionalists" on the Supreme Court. He contends Trump could not be trusted to do the same.

"Donald Trump is president, he will appoint liberals," said Cruz, noting the billionaire's past support for Democratic politicians.

Trump was alone among the candidates in naming specific justices he would consider nominating. He singled out Diane Sykes and William Pryor, federal judges appointed by former President George W. Bush.

During Saturday's debate, Kasich bemoaned that Washington and presidential candidates had "run so fast into politics" following Scalia's death. But if anything, the speed at which politics did take over portends a furious fight to come over which candidate gets to put his or her imprint on the court.



AP photo
SUPREME COURT JUSTICE Antonin Scalia smiles during his introduction at the Intercontinental Hotel in Cleveland, Ohio, as part of a Cleveland Clinic speakers series. On Saturday, the U.S. Marshals Service confirmed that Scalia has died at the age of 79.



AP photo
AN AMERICAN FLAG flies at half-staff in front of the U.S. Supreme Court building in honor of Supreme Court Justice Antonin Scalia as the sun rises in Washington, Sunday.

Results in key cases could change with Scalia's death

WASHINGTON (AP) — The Supreme Court abhors even numbers. But that's just what the court will have to deal with, perhaps for many months, after the death of Justice Antonin Scalia. Eight justices will decide what to do, creating the prospect of 4-4 ties.

Here are some questions and answers about the effect on the court of the death of its conservative icon and longest-serving justice:

Q. What happens to cases in which Scalia cast a vote or drafted an opinion, but no decision has been publicly announced?

A. It may sound harsh, but Scalia's votes and draft opinions in pending cases no longer matter. Veteran Supreme Court lawyer Roy Englert says that "the vote of a deceased justice does not count." Nothing is final at the court until it is released publicly and, while it is rare, justices have flipped their votes and the outcomes in some cases.

Q. What happens if there is a tie?

A. The justices have two options. They can vote to hear the case a second time when a new colleague joins them or they can hand down a one-sentence opinion that upholds the result reached in the lower court without setting a nationwide rule. When confirmation of a new justice is expected to happen quickly, re-argument is more likely. In this political environment, the vacancy could last into 2017.

Q. Why doesn't the court like tie votes?

A. A major function of the Supreme Court is to resolve disputes among lower courts and establish legal precedents for the entire country. Tie votes frustrate those goals and they essentially waste the court's time.

Q. How does Scalia's death affect specific cases?

A. It deprives conservatives of a key vote and probably will derail some anticipated conservative victories in major Supreme Court cases, including one in which labor unions appeared headed for a big defeat. Next month's Supreme Court clash over contraceptives, religious liberty and President Barack Obama's health care law also now seems more likely to favor the Obama administration.

Q. Unions have suffered a string of defeats at the Supreme Court. Is that likely to change?

A. Yes, at least in the short term. Many of the cases involving organized labor were decided on 5-4 votes, with the conservative justices lining up against the unions and the liberal justices in support. The pending case seemed like more of the same. Public sector labor unions had been bracing for a stinging defeat in a lawsuit over whether they can collect fees from government workers who choose not to join the union. The case affects more than 5 million workers in 23 states and Washington, D.C., and seeks to overturn a nearly 40-year-old Supreme Court decision.

Now, what seemed like a certain 5-4 split, with the conservatives in the majority and the liberals in dissent, instead looks like a tie that would be resolved in favor of the unions, because they won in the lower courts.

Q. What other pending cases could be affected?

A. A challenge to the way governments have drawn electoral districts for 50 years now appears to have little chance of finding a court majority. The court heard arguments in December in a case from Texas on the meaning of the principle of "one person, one vote,"

which the court has said requires that political districts be roughly equal in population.

But it has left open the question of whether states must count all residents, including noncitizens and children, or only eligible voters in drawing district lines.

Q. What will happen in the upcoming case over the Obama health care overhaul?

A. The Supreme Court will be looking at the health care law for the fourth time since its 2010 enactment. This time, the focus is on the arrangement the Obama administration worked out to spare faith-based hospitals, colleges and charities from paying for contraceptives for women covered under their health plans, while still ensuring that those women can obtain birth control at no extra cost as the law requires.

The faith-based groups argue that the accommodation still makes them complicit in providing contraception to which they have religious objections.

A tie vote here would sow rather than alleviate confusion because the appellate courts that have looked at the issue have not all come out the same way.

That prospect suggests that Justice Anthony Kennedy will join the court's four liberal justices to uphold the arrangement, Supreme Court lawyer Thomas Goldstein said.

Q. Are there cases in which a tie would be a loss for the Obama administration?

A. The administration's plan to shield up to 5 million people from deportation was struck down by lower courts and a Supreme Court tie would leave that ruling in place. On abortion, the administration is backing a challenge to Texas' strict new regulations for abortion clinics. A federal appeals court upheld the regulations.

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| 52 | 51 | 57 | 63 | 64 | 61 | 56 |
| 35 | 30 | 37 | 46 | 47 | 47 | 44 |

Tennessee At A Glance

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|-------------|----|----|--------------|--------------|----|----|----------|-------------|----|----|----------|
| Athens | 48 | 31 | Rain | Greeneville | 43 | 35 | Lgt Frz | Milan | 44 | 32 | Rain |
| Bristol | 44 | 38 | Frz Rain | Jackson | 45 | 33 | Rain | Morristown | 45 | 36 | Frz Rain |
| Chattanooga | 50 | 37 | Showers | Jamestown | 41 | 32 | Rain | Nashville | 42 | 34 | Rain |
| Clarksville | 42 | 30 | Cloudy | Jefferson | 44 | 35 | Frz Rain | Oak Ridge | 46 | 36 | Frz Rain |
| Columbia | 44 | 34 | Rain | City | 44 | 35 | Frz Rain | Paris | 39 | 28 | Cloudy |
| Cookeville | 42 | 34 | Rain | Johnson City | 45 | 38 | Rain | Pulaski | 48 | 35 | Rain |
| Crossville | 43 | 33 | Rain | Kingsport | 44 | 38 | Frz Rain | Savannah | 47 | 34 | Rain |
| Dayton | 47 | 36 | Showers | Knoxville | 47 | 36 | Frz Rain | Shelbyville | 45 | 35 | Rain |
| Dyersburg | 45 | 33 | Cloudy | Lewisburg | 45 | 35 | Rain | Sweetwater | 48 | 35 | Rain |
| Gatlinburg | 47 | 36 | Lgt Frz Rain | McMinnville | 43 | 34 | Showers | Tullahoma | 46 | 34 | Rain |
| | | | | Memphis | 49 | 37 | Rain | | | | |

Moon Phases

| | |
|------------------------|-----------------------|
| | |
| First Feb 15 | Full Feb 22 |
| | |
| Last Mar 1 | New Mar 9 |

UV Index

| | | | |
|-----|------|---|----------|
| Tue | 2/16 | 4 | Moderate |
| Wed | 2/17 | 4 | Moderate |
| Thu | 2/18 | 4 | Moderate |
| Fri | 2/19 | 4 | Moderate |
| Sat | 2/20 | 5 | Moderate |

The UV Index is measured on a 0 - 11 number scale, with a higher UV Index showing the need for greater skin protection.

0 11

©2015 AMG | Parade

CASA raises funds at Red Shoe Gala

By ALLEN MINCEY
Banner Staff Writer

A successful fundraising event Saturday gave members of CASA of Bradley County a chance to brag on the success of the program.

CASA's Executive Director Josiah Vacheresse explained how the program works, pointing out that CASA stands for Court Appointed Special Advocates. He said that CASA provides a voice for those children who are in need of an advocate when they are involved in court cases.

These advocates work with children who have been abused, neglected, forced to raise siblings, and have lived in multiple foster homes. Vacheresse said that in many cases, these children did not know what to expect when they had to go to court, so these CASA advocates help them through that process.

Saturday night's Red Shoe Gala not only gave Vacheresse a chance to speak highly of those who work as advocates, and



Banner photo, ALLEN MINCEY
CASA Executive Director Josiah Vacheresse gave those attending the Red Shoe Gala an update on CASA of Bradley County, and how the organization helps provide child advocates in the region.

praise both Judge Dan Swafford and Kent Benson for their sup-

port, but also to raise funds for the nonprofit organization. All of the proceeds from the event go directly to helping children in need, the executive director said.

At least 200 to 300 people attended the event, which has been called the Red Shoe Gala signifying that there is "no place like home," like the theme of "The Wizard of Oz." CASA wants these children to be in stable home environments and do what they can to advocate for that to happen for the child, so they have named the event in memory of Dorothy's red shoes in the movie.

An auction was held at the event, and donations were accepted. The emcee for the event was Mark Grissom, who was proud that his father, Tom, was present to give the invocation for the evening.

Vacheresse and others also gave high accolades to Kelli Crane for putting the event together this year.

The event is traditionally held near Valentine's Day.



Banner photo, ALLEN MINCEY
THREE AWARDS WERE handed out at Saturday night's Red Shoe Gala to benefit CASA of Bradley County. From left are Carrie Cross, Most Daring; Pam Nelson, Most Creative; and Kelli Paul, Most Stylish.



Banner photo, ALLEN MINCEY
SHOWING OFF their shoes at CASA of Bradley County's Red Shoe Gala are, from left: Tammy Bentley, Tina Turner, Kelli Crane and Angela Neblett.



Banner photo, ALLEN MINCEY
ITEMS WERE AUCTIONED at the Red Shoe Gala, including a football signed by University of Tennessee coach Butch Jones, which went to Vols fan Tina Turner.



Banner photo, ALLEN MINCEY
ALL KINDS of red shoes were worn at the CASA of Bradley County Red Shoe Gala, including some who wore tennis shoes rather than high heels.

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Rookie Elliott becomes youngest on Daytona 500 pole

DAYTONA BEACH, Fla. (AP) — Chase Elliott was too young to really remember celebrating in victory lane with his father, dressed in a shirt that matched Bill Elliott's firesuit and a little finger pointed toward the sky because daddy was No. 1.

But here's a father-son snapshot Chase can savor forever: "Awesome Bill" waiting with a big embrace Sunday at Daytona International Speedway for the son who proved he's capable of following in some Hall of Fame footsteps.



Elliott

Elliott kept the No. 24 Chevrolet on the pole for the second straight Daytona 500, with the rookie becoming the youngest driver to land the top spot in NASCAR's biggest race. "I don't know if this opportunity has sunk in yet, much less sitting on the pole for the Daytona 500," Elliott said.

The 20-year-old has the ride of a lifetime, taking the seat from retired four-time champion Jeff Gordon at Hendrick Motorsports. Gordon was in the broadcast booth at Daytona, call-

ing the shots as the No. 24 went around the track without him for the first time since 1992.

Elliott has some practice following the great ones: His father, Bill, is a two-time Daytona 500 champion.

"The manner which (he) went about his business, I think is really special," Chase said.

Without showing the pressure on the track that comes with the ride, Elliott's top speed was 196.314 mph and he outran 43 others in front-row qualifying Sunday. He also showed that Hendrick cars could be contenders again after taking a backseat to Joe Gibbs Racing

and Team Penske in 2015.

Nonetheless, the Gibbs cars continued their strong opening to Speedweeks by putting Matt Kenseth on the front row for the Daytona 500. It came on the heels of Denny Hamlin's victory in Saturday night's exhibition race and showed that the team hasn't lost a step since Kyle Busch claimed the Sprint Cup title in November.

Busch was fourth fastest in Sunday's time trials, with Carl Edwards ninth and Hamlin 10th. JGR was the only multicar team to put all of its cars in the top 10.

See ELLIOTT, Page 13



AP photo
Chase Elliott crosses the finish line to win the pole position for the Daytona 500, at Daytona International Speedway in Daytona Beach, Fla., Sunday.

Flames grab pair of top 5s in Birmingham

From LEE SPORTS INFORMATION

BIRMINGHAM, Ala. — Adrian Martin made it two events that she has reached the provisional standard to qualify for the NCAA Division II Indoor National Championships and the Flames claimed two top-five finishes at the Samford Open Indoor.

The two squads will travel to Winston-Salem, N.C., to participate in the UCS Invitational on Feb. 20.

Martin added the 200-meter dash to the 60-meter qualifier meet two weeks earlier in the same Birmingham Crossplex. Her time of 24.83 in the 200-meter run was 0.23 seconds faster than the necessary 25.06 and put her in an 11th-place finish. Martin also placed 18th (7.82) in the 60.

Amanda Hegarty and Kiley Brock joined Martin in the 60 and the 200. Hegarty was 16th (7.80) in the 60 and finished 57th (27.03) in the 200 distance. Brock recorded a time of 8.15 (45th) in the 60 and was 51st (26.65) in the 200.

Moneque Beckford finished 50th (1:01.24) in the 400-meter dash with Emily Bryan at 70th (1:04.71). Monica Allison ran the 60-meter hurdles in 11.04 seconds (46th). Addie Strobe was 41st (7.45 meters) in the shot put and Miranda Broesche recorded a distance of 12.45 meters to finish 20th in the weight throw.

Savannah Ratcliff participated in the 800-meter run and the mile run. Ratcliff crossed the finish line at 2:31.87 (50th) in the 800 and was 31st (5:38.48) in the mile.

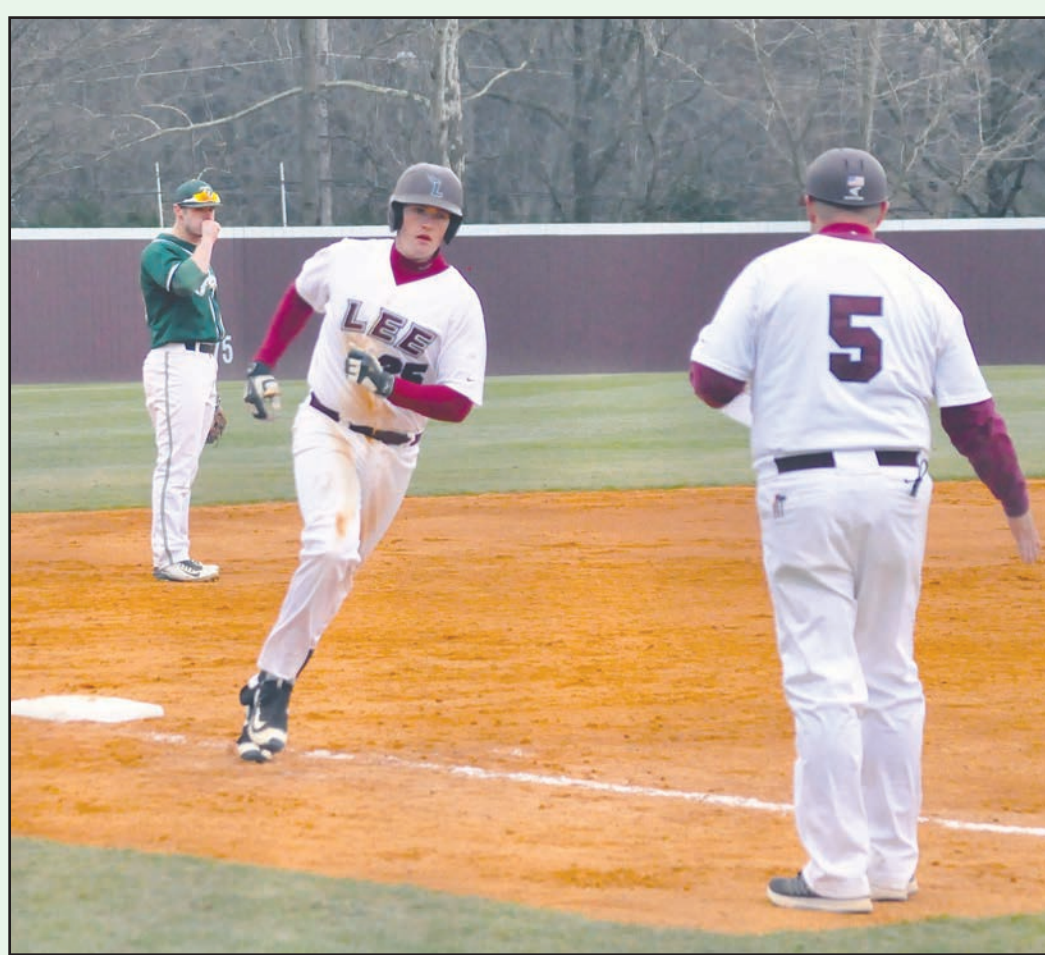
Audrey Smith's time of 5:19.83 in the mile placed her in 16th. Brianna Prugh joined Ratcliff in the 800 and finished 52nd with a time of 2:33.54.

Three Lady Flames competed in the 3,000-meter run. Logan Hernandez was 27th (11:28.65) with Elizabeth Sillcocks right behind at 30th (11:39.99). Amy Carpenter finished at 11:53.13 (34th).

Terris Elliott placed fifth in the 800 with a time of 1:54.64 and Seth Eagleson was fifth in the 3,000 meters. Eagleson crossed the finish line at 8:34.38.

Joining Elliott in the 800 were Brandon Raleigh and Harold Smith. Raleigh was 30th (2:01.64) and Smith finished 35th (2:02.60). In the 3,000, Camden Perez stopped the clock at 8:49.57 (14th) and Matt Jenkins finished 31st (9:11.34).

See FLAMES, Page 13



Lee University photo

BIG BEN HOLLAND is greeted by coach Mark Brew as he rounds third after a home run at Olympic Field. The Flames' senior first baseman belted a homer and a double, driving in five runs in Lee's win over Tiffin University, Sunday.

Hot Flames let it go in frozen baseball closer

From LEE SPORTS INFORMATION

Led by the bat power produced by Ben Holland and Chris Adams, Lee defeated Tiffin University, of Ohio, 12-1 on a cold Sunday afternoon at Olympic Field and won the three-game series, 2-1.

The Flames (5-1) exploded for five runs in the fourth and three more scores in the fifth inning to put the contest completely out of reach of the visiting Dragons.

Lee will be seeking warmer weather when it returns to the diamond on Thursday, hosting Northwood University. The Flames will open Gulf South Conference play next Saturday and Sunday, traveling to face Alabama Huntsville in a three-game series.

Holland blasted his third home run of the season. He also doubled and finished the afternoon with three hits and five RBIs. Adams ripped a bases-loaded triple and also doubled. He collected four RBIs and scored three runs.

Zack Zyburt joined the fun with two hits and two runs scored, while Tyler Payne stroked two hits and crossed home plate once. Brayden Ware

and Trent Hill added two-base knocks to Lee's 13-hit attack. Leadoff man Jeremy Walton tallied two runs and posted an RBI.

"Our offense finally arrived today," stated head coach Mark Brew. "We struggled yesterday and needed some players to step up in the lineup. Holland and Adams gave us a spark up at the front of the lineup, and Zyburt and Payne gave us some quality at-bats at the bottom of the order."

Hill picked up his second pitching win in two starts. He worked five innings, giving up one hit, fanning six Dragons and walking two. Logan Campbell, Kyle Briner and Corbin Lamb hurled perfect baseball over one inning apiece while Rob Gustitus, who continues to work his way back from arm problems, gave up one hit and one earned run.

Lamb struck out all three hitters he faced. "Hill had a rough first inning walking the first two hitters, but after the double play on the next hitter, he settled down and threw really well,"

See BASEBALL, Page 13

"Our offense finally arrived today. We struggled yesterday and needed some players to step up in the lineup. Holland and Adams gave us a spark up front of the line-up and Zyburt and Payne gave us some quality at bats at the bottom of the order."
— **Luw Flames head coach Mark Brew**



AP photo

ATLANTA BRAVES STARTER Mike Foltynewicz throws against the Chicago Cubs in the first inning in Chicago, in this Aug. 15 file photo. The Braves are one of a handful of Major League Baseball team that have siphoned off veterans to rebuild for the future with younger prospects.

Over and out: Some MLB teams open with little playoff shot

(AP) — Spring training is a time for optimism, when players bask under the warm sun of Florida and Arizona while fans dream about their team reaching the bright lights of October.

For Atlanta, Cincinnati, Milwaukee and Philadelphia, there's little hope of getting to the 2016 postseason following decisions to jettison veterans and rebuild for the future. Colorado and San Diego also have retooled and figure to finish far behind.

If you're not all in, 21st-century baseball demands you drop all out in the sport's version of "Extreme Makeover."

"With respect to doing a 'rebuild' that involves giving up for a period of time, I think the rules we have currently promote that," said New York Mets general manager Sandy Alderson, whose team

won the NL pennant last year following six straight losing seasons. "I definitely think it's something that needs to be addressed."

While Boston signed David Price and acquired Craig Kimbrel, Arizona added Zack Greinke and Shelby Miller, and the Chicago Cubs reeled in Jason Heyward, the Braves, Reds and Brewers got rid of veterans.

"I just think you have to be realistic about what you got," said Tony La Russa, the Hall of Fame manager who as Arizona's chief baseball officer has directed what the Diamondbacks hope is a quick turnaround. "If you've got an older group that's got a chance, you fill in the pieces. If you've got a young group, you want to be patient. You got prospects, you think about developing them rather than going out

and getting free agents."

Ahead of pitchers and catchers starting workouts Thursday, teams have committed \$2.3 billion to free agents, \$600 million more than any previous offseason, according to calculations by Major League Baseball. Seven free agents received \$100 million-plus contracts — Price, Greinke, Heyward, Chris Davis, Justin Upton, Johnny Cueto and Jordan Zimmermann — more than free agents in the three prior off-seasons combined.

Yet for some clubs, 2016 is basically over before it starts when it comes to contending.

"I believe we need to take a step back and build more intensively from within," Brewers principal owner Mark Attanasio wrote in a December letter to fans. "We do not have a rigid timetable because

we believe it is vital to build a proper foundation for sustained success."

Clubs want to emulate the Kansas City Royals, who won their first World Series title since 1985 with a young, athletic roster. Houston is another model — after finishing a big league-worst 51-111 in 2013, the Astros were within six outs of reaching last year's AL Championship Series and had a three-run lead before the Royals rallied.

"To have a core group of players that has come through the minor leagues together, that has graduated to the big leagues together, that has developed at the major league level together and ultimately to win at the major league level together, that is a great position to

and posted their best quarter of the evening, outscoring the visitors 25-13, behind nine points from 6-foot-6 sophomore KK Curry, for a double-digit lead. In the final eight minutes the Rebels tried to rally, but Cleveland was able to hold them off by an 18-15 margin to stretch the final difference to 14 points.

An all-district honoree, Curry paced the potent Raider offense with 17 points, while sophomore Deonte Davis drilled four 3-pointers and a free throw for 13 points.

Freshman Dionte Ware pitched in with 10 markers of his own, while seniors TJ Constant and Cantrel Ware, who was also named to the 5-AAA regular season honor squad, netted nine and eight points respectively. Cleveland sank 8-of-9 free throws in the contest, compared to 6-for-11 for the Rebels.

Lady Rebels 55
Lady Raiders 48

Stumbling out of the gate, Cleveland found itself on the short end of a 10-3 score when the opening frame ended.

See RAIDERS, Page 13



Banner file photo, JOE CANNON

CLEVELAND'S KK Curry goes to the hoop against Bradley Central's John Brown in this file photo. Curry scored 17 points to lead the Blue Raiders in Saturday's win over Knox Central.

See MLB, Page 13

SCOREBOARD

Hawks prepare for busy week

Special to the Banner

Tennessee Christian Preparatory Middle School varsity basketball will host Oakwood in the first round of the ISC tournament today at 5:30 p.m. in the Hawks' Nest.

With a win, TCPS will play at St. Jude in Hixson on Tuesday.

The TCPS High School Hawks will take on Apostolic Knoxville at 7:30 p.m. in the first round of the SCAA North Division Tournament at Knoxville Christian School.

A victory will send the Hawks

to Knoxville Christian School, Tuesday at 7:30.

The championship game will be played Thursday at 7:30 p.m.

After clinching first place, the Lady Hawks will play in the second round of the SCAA North Division tournament Tuesday at 3 p.m., at Knoxville Christian School. The Lady Hawks will play the winner of the Apostolic Maryville/Apostolic Knoxville game.

The North Division championship game for the girls will be played Thursday at 6 p.m. at host Knoxville Christian School.

ON AIR

TV SportsWatch

Monday, Feb. 15

COLLEGE BASKETBALL

1 p.m.

ESPN — LIU Brooklyn at St. Francis Brooklyn

5 p.m.

ESPN — Oakland at Wright St.

7 p.m.

ESPN — NC State at Virginia

ESPN — Morgan St. at Hampton

7:30 p.m.

CBSN — Holy Cross at Lehigh

9 p.m.

ESPN — Oklahoma St. at Kansas

ESPN — Ark.-Pine Brook at Alcorn St.

SOCCER

8:30 p.m.

NBCSN — Women, CONCACAF Olympic qualifying, group stage, United States vs. Puerto Rico, at Frisco

WINTER SPORTS

11:30 p.m.

NBCSN -Winter Youth Olympic Games, at Lillehammer, Norway (same-day tape)

WOMEN'S COLLEGE BASKETBALL

Noon

NBCSN — Davidson at Saint Louis

3 p.m.

ESPN — Belmont at UT-Martin

7 p.m.

ESPN2 — South Carolina at Tennessee

SEC — Texas A&M at Mississippi

9 p.m.

ESPN2 — South Florida at Louisville

ON TAP

Monday, Feb. 15

BASKETBALL

SCAA North Region Tournament

at Knoxville Christian

TCPS (B) vs. Apostolic Knoxville, 7:30

SSCA Region

Cleveland Christian, TBA

ISC Tournament

Oakwood at TCPS (M), 5:30

Tuesday, Feb. 16

BASKETBALL

Bradley Central at Sequoyah, 6

SCAA North Region Tournament

at Knoxville Christian

Apostolic Knoxville/Maryville winner vs TCPS (G), 3

Wednesday, Feb. 17

BASKETBALL

District 5-AAA Tournament

at McMinn County H.S.

Soddy-Daisy vs. Cleveland (G), 6

SOFTBALL

King University at Lee University (DH), 2

Thursday, Feb. 18

BASEBALL

Northwood (Mich.) University at Lee University (DH), 3

BASKETBALL

Lee University at Mississippi College, 6:30

District 5-AAA Tournament

at McMinn County H.S.

SD/Cleveland winner vs. McMinn County (G), 6

Soddy-Daisy vs. Cleveland (G), 7:30

District 5-AAA Tournament

at Sequoyah H.S.

Polk County (G) vs. Loudon, 6

Polk County (B) vs. Loudon, 7:30

SCAA North Region Tournament

at Knoxville Christian

TCPS, TBA

WRESTLING

TSSAA State Traditional

Williamson County Ag Expo Center

Local wrestlers participating

Friday, Feb. 19

BASKETBALL

Southwest Tennessee at Cleveland State, 5:30

District 5-AAA Tournament

at McMinn County H.S.

Ooltewah vs. Walker Valley (G), 6

East Hamilton vs. McMinn County (B), 7:30

District 5-AA Tournament

at Sequoyah H.S.

No. 3 Sweetwater vs. No. 2 Sequoyah (G), 6

No. 3 Sweetwater vs. No. 2 Sequoyah (B), 7:30

WRESTLING

TSSAA State Traditional

Williamson County Ag Expo Center

Local wrestlers participating

Saturday, Feb. 20

BASEBALL

Lee University at University of Alabama-Huntsville (DH), 2

BASKETBALL

Dyersburg State at Cleveland State, 2

Delta State University at Lee University, 3

District 5-AAA Tournament

at McMinn County H.S.

WV/Ooltewah winner vs. No. 1 Bradley Central (G), 3

EH/McMinn winner vs. No. 1 Bradley Central, 4:30

McMinn/SD/Cleveland winner vs. No. 2 East Hamilton (G), 6

SD/Cleveland vs. No. 2 Walker Valley, 7:30

District 5-AA Tournament

at Sequoyah H.S.

Loudon/Polk winner vs. No. 1 McMinn Central (G), 6

Loudon/Polk winner vs. No. 1 McMinn Central (B), 7:30

SOFTBALL

Lee University at University of Alabama-Huntsville (DH), 3

WRESTLING

TSSAA State Traditional

Williamson County Ag Expo Center

Local wrestlers participating

Sunday, Feb. 21

BASEBALL

Lee University at University of Alabama-Huntsville, 2

SOFTBALL

Lee University at University of Alabama-Huntsville, 2

BASKETBALL

National Basketball Association

EASTERN CONFERENCE

Atlantic Division

| | W | L | Pct | GB |
|--------------|----|----|------|-----|
| Toronto | 35 | 17 | .673 | — |
| Boston | 32 | 23 | .582 | 4 |
| New York | 23 | 32 | .418 | 13½ |
| Brooklyn | 14 | 40 | .259 | 22 |
| Philadelphia | 8 | 45 | .151 | 27½ |

Southeast Division

| | W | L | Pct | GB |
|------------|----|----|------|----|
| Atlanta | 31 | 24 | .564 | — |
| Miami | 29 | 24 | .547 | 3 |
| Charlotte | 27 | 26 | .509 | 3 |
| Washington | 23 | 28 | .451 | 6 |
| Orlando | 8 | 45 | .142 | 6½ |

Central Division

| | W | L | Pct | GB |
|-----------|----|----|------|-----|
| Cleveland | 38 | 14 | .731 | — |
| Indiana | 28 | 25 | .528 | 10½ |
| Chicago | 27 | 25 | .519 | 11 |
| Portland | 29 | 26 | .527 | 11 |
| Milwaukee | 22 | 32 | .407 | 17 |

WESTERN CONFERENCE

Southwest Division

| | W | L | Pct | GB |
|-------------|----|----|------|----|
| San Antonio | 45 | 8 | .849 | — |
| Memphis | 31 | 22 | .585 | 14 |
| Dallas | 29 | 26 | .527 | 17 |
| Houston | 27 | 28 | .491 | 19 |
| New Orleans | 20 | 33 | .377 | 25 |

Northwest Division

| | W | L | Pct | GB |
|---------------|----|----|------|----|
| Oklahoma City | 40 | 14 | .741 | — |
| Portland | 27 | 27 | .500 | 13 |
| Utah | 26 | 26 | .500 | 13 |
| Denver | 22 | 32 | .407 | 23 |
| Minnesota | 17 | 37 | .315 | 28 |

Pacific Division

| | W | L | Pct | GB |
|---------------|----|----|------|-----|
| Golden State | 48 | 4 | .923 | — |
| L.A. Clippers | 35 | 18 | .660 | 13½ |
| Sacramento | 22 | 31 | .415 | 26½ |
| Phoenix | 14 | 40 | .259 | 35 |
| L.A. Lakers | 11 | 44 | .200 | 38½ |

Saturday's Games

No games scheduled

Sunday's Games

West 196, East 173

Monday's Games

No games scheduled

Southeastern Conference

| | W | L | Pct | W | L | Pct |
|----------|---|---|------|----|---|------|
| Kentucky | 9 | 3 | .750 | 16 | 9 | .640 |
| LSU | 9 | 3 | .750 | 16 | 9 | .640 |

| | |
|------------------------------|----------------------|
| Dicky Pride (9), \$15,050 | 71m-75p-68s-74—288-1 |
| Ryan Ruffels, \$15,050 | 67p-70s-73m-78—288-1 |
| T. Van Aswegen (9), \$15,050 | 75m-69p-70s-74—288-1 |
| Davis Love III (5), \$14,490 | 74s-68m-71p-76—289-2 |
| Peter Malnati (5), \$14,490 | 73p-73s-68m-75—289-2 |
| Rhein Gibson (3), \$14,280 | 67s-73m-74p-76—290-3 |
| Jerry Kelly (2), \$14,140 | 71s-68m-74p-76—292-5 |

Made cut did not finish

| | |
|-------------------------------------|-------------------|
| Miguel Angel Carballo (1), \$13,300 | 69m-76p-72s—215 E |
| Tom Gillis (1), \$13,300 | 67m-76p-72s—215 E |
| J.J. Henry (1), \$13,300 | 70p-73s-72m—215 E |
| Kelly Kraft (1), \$13,300 | 73s-72m-70p—215 E |
| Andrew Landry (1), \$13,300 | 70m-73p-72s—215 E |
| Hunter Mahan (1), \$13,300 | 70p-73s-72m—215 E |
| Henrik Norlander (1), \$13,300 | 70m-75p-70s—215 E |
| Rob Oppenheim (1), \$13,300 | 73p-74s-68m—215 E |
| D.A. Points (1), \$13,300 | 74s-69m-72p—215 E |
| John Rollins (1), \$13,300 | 72m-68p-75s—215 E |
| Bubba Watson (1), \$13,300 | 73s-68m-74—p215 E |

HOCKEY

National Hockey League

EASTERN CONFERENCE

Atlantic Division

| | GP | W | L | OT | Pts | GF | GA |
|-----------|----|----|----|----|-----|-----|-----|
| Florida | 56 | 32 | 18 | 6 | 70 | 158 | 133 |
| Detroit | 56 | 29 | 18 | 9 | 67 | 145 | 143 |
| Boston | 56 | 30 | 20 | 6 | 66 | 172 | 157 |
| Tampa Bay | 55 | 30 | 21 | 4 | 64 | 147 | 135 |
| Montreal | 56 | 27 | 25 | 4 | 58 | 155 | 152 |
| Ottawa | 57 | 25 | 26 | 6 | 56 | 163 | 181 |
| Buffalo | 57 | 23 | 28 | 6 | 52 | 136 | 160 |
| Toronto | 54 | 20 | 25 | 9 | 49 | 132 | 156 |

Metropolitan Division

| | GP | W | L | OT | Pts | GF | GA |
|----------------|----|----|----|----|-----|-----|-----|
| Washington | 54 | 40 | 10 | 4 | 84 | 181 | 125 |
| N.Y. Rangers | 56 | 32 | 18 | 6 | 70 | 163 | 143 |
| New Jersey | 57 | 29 | 21 | 7 | 65 | 127 | 130 |
| N.Y. Islanders | 54 | 29 | 19 | 6 | 64 | 157 | 140 |
| Pittsburgh | 54 | 28 | 19 | 7 | 63 | 141 | 139 |
| Carolina | 56 | 25 | 21 | 10 | 60 | 137 | 149 |
| Philadelphia | 55 | 24 | 21 | 10 | 58 | 131 | 148 |
| Columbus | 57 | 23 | 28 | 6 | 52 | 148 | 178 |

WESTERN CONFERENCE

Central Division

| | GP | W | L | OT | Pts | GF | GA |
|-----------|----|----|----|----|-----|-----|-----|
| Dallas | 56 | 36 | 15 | 5 | 77 | 184 | 152 |
| Chicago | 59 | 36 | 18 | 5 | 77 | 163 | 137 |
| St. Louis | 58 | 32 | 17 | 9 | 73 | 143 | 138 |
| Colorado | 59 | 29 | 26 | 4 | 62 | 158 | 164 |
| Nashville | 56 | 26 | 21 | 9 | 61 | 149 | 149 |
| Minnesota | 55 | 23 | 22 | 10 | 56 | 135 | 140 |
| Winnipeg | 55 | 25 | 27 | 3 | 53 | 142 | 160 |

Pacific Division

| | GP | W | L | OT | Pts | GF | GA |
|-------------|----|----|----|----|-----|-----|-----|
| Los Angeles | 55 | 33 | 19 | 3 | 69 | 153 | 131 |
| San Jose | 54 | 29 | 20 | 5 | 63 | 160 | 146 |
| Anaheim | 54 | 27 | 19 | 8 | 62 | 125 | 130 |
| Arizona | 55 | 25 | 24 | | | | |

Iowa holds on, gets win over Minnesota

IOWA CITY, Iowa (AP) — Peter Jok scored 27 points and Jarrod Uthoff had 24 points, 15 rebounds and six blocked shots to help fourth-ranked Iowa hold off skidding Minnesota 75-71 on Sunday night.

Iowa rebounded from Thursday's loss at Indiana to regain sole possession of first place in the Big Ten.

Nate Mason had 14 points to lead Minnesota, which has lost 14 straight games.

Uthoff overcame a slow start shooting by recording a big dunk, three blocks and a pair of free throws in the final 1:17 to help secure the victory for the Hawkeyes (20-5, 11-2).

Jok shot 8 of 14 and hit four 3-pointers.

Minnesota (6-19, 0-13) cut Iowa's lead to 66-64 on two free throws by Joey King with 2:58 remaining, but the Gophers went 2 for 8 from the field in the final 2 minutes.

Uthoff's 15 rebounds were a career best. He became the first Hawkeyes player with 20 points and 15 rebounds in a game since 2003.

No. 8 MICHIGAN STATE 88, INDIANA 69

EAST LANSING, Mich. (AP) — Denzel Valentine had 30 points and 13 assists, and Matt Costello scored a career-high 22 points and grabbed 11 rebounds in Michigan State's victory over Indiana.

The Spartans (21-5, 8-5 Big Ten) closed the first half with a 9-0 run to take a one-point lead. They had a 24-3 run to go ahead by 17 midway through the second half.

Indiana's Yogi Ferrell was limited to nine points, eight below his scoring average and one more than his season low.

Max Bielfeldt scored 10 of his 15 points in the first half, Robert Johnson had 11 points and Thomas Bryant scored 10 for the Hoosiers (20-6, 10-3).

No. 9 NORTH CAROLINA 85, PITTSBURGH 64

CHAPEL HILL, N.C. (AP) — Brice Johnson scored 19 points to lead a dominating offensive performance for North Carolina.

Marcus Paige added 15 points

for the Tar Heels (21-4, 10-2 Atlantic Coast Conference), who shot 59 percent.

UNC used a 13-0 second-half burst to blow the game open. UNC finished with 26 assists on 32 baskets, 24 points off turnovers and scored 16 fast-break points after managing a combined five in the past two games.

Michael Young and James Robinson each scored 15 points to lead Pitt (17-7, 6-6), which shot 37 percent and committed 19 turnovers.

The Tar Heels were playing their first home game in two weeks after a difficult three-game road trip that started with losses at Louisville and Notre Dame.

No. 12 MIAMI 67, FLORIDA STATE 65

TALLAHASSEE, Fla. (AP) — Sheldon McClellan scored 20 points and Miami fought off a second-half rally from Florida State.

The Hurricanes led by four with less than a minute remaining when Dwayne Bacon's 3-pointer brought the Seminoles



AP photo

IOWA CENTER Adam Woodbury fights for a rebound with Minnesota guard Nate Mason, right, in the first half Sunday, in Iowa City, Iowa.

to 66-65. After Davon Reed missed a 3, Florida State had a chance to go ahead but Devon Bookert was short on a 3-point-er from the corner.

Ja'Quan Newton hit one of two free throws for Miami, leaving Florida State one last chance, but Malik Beasley missed a 30-footer that would

have won it.

Reed had 14 points and Angel Rodriguez scored 11 for the Hurricanes (20-4, 9-3 Atlantic Coast Conference), who secured their fourth 20-win season in Jim Larranaga's five years as coach.

Bookert led Florida State (16-9, 6-7) with 14 points.

Coaches adapt to limits on their ability to call timeouts

KNOXVILLE (AP) — Coaches are still getting accustomed to a new NCAA rule that restricts

them to calling timeouts only when the ball is dead. The new wrinkle has produced some

interesting scenarios down the stretch of close games.

Whenever a ball is given to a player, it becomes live and only players have the power to call timeouts. Coaches have to wait until a basket is made or play stops. Coaches can signal for timeouts while the ball is live, but under the rule that took effect this year, referees will only award the timeout if a player acts on that request.

The rule change has led to criticism from some coaches who don't like having responsibilities taken away from them.

"I just can't imagine anybody who's in the role of leadership would vote on something that would limit their ability to be that leader that they're being paid to be," Ole Miss coach Andy Kennedy said. "I never understood it. I still don't like it."

Akron's Keith Dambrot, the chairman of the NCAA rules committee, said the rule was established in part to prevent the confusion that arose as coaches tried calling timeouts from the bench when teams were fighting for a loose ball.

"It really put (officials) in a bind as to who called the timeout, did the team have the ball when they called the timeout," Dambrot said. "It was difficult on them."

Tennessee coach Rick Barnes says he would have understood prohibiting coaches from calling timeouts under those circumstances. He just doesn't see why coaches can't call timeouts when their teams are simply bringing the ball up the floor to start a possession.

Barnes cited a loss at Georgia

Tech in which he shouted from the bench that he wanted a timeout, but none of his players could hear him.

"I know early in the year, I thought the fact we couldn't call timeouts ourselves hurt us in a couple of games," Barnes said. "Early, I think players need all the help they can get from coaches. We maybe could have given ourselves a better chance to win a couple of those games early if we could have used our timeouts (as coaches) when we wanted to."

Barnes and Kennedy aren't the only coaches who disagree with the rule.

"They said, 'Well, you know the officials had a tough time knowing if it was the coach calling (the timeout), or one of the players or a fan,'" North Carolina coach Roy Williams said earlier this season. "We're paying them enough money. They ought to be able to figure out things like that."

Dambrot and Fairfield's Sydney Johnson, another member of the rules committee, say they haven't heard much griping about the new rule from coaching colleagues now that teams have had time to adjust to it. Dambrot indicated many of the worries came beforehand.

"Coaches are smart," Dambrot said. "What happens is they adapt and adjust to rules. You practice it. You have two or three guys you kind of give the authority to call the timeout. You train guys. From that perspective, I haven't heard too much complaining, and a lot of people really were against it when it came out."

The new rule can have quite

an impact when a game's on the line. Sure, a coach can still ask one of his players to call a timeout. That player still might not notice him or could ignore him.

Xavier coach Chris Mack tried calling a timeout late in a tight game at Providence last month. Xavier's J.P. Macura instead kept playing and sank a critical 3-pointer that helped seal the victory. After the game, Mack quipped: "Thank heavens for the new rules."

Mack says he has no complaints with coaches being prohibited from calling timeouts when the ball is live. And he believed that even before the Providence game.

"I know people want to put the spotlight on J.P.'s big shot, but it doesn't change my opinion of the rule at all," Mack said.

Kennedy noted that his team also benefited from the new rule in a victory over Georgia earlier this season.

"We were down one with about 10 seconds to play," Kennedy said. "There was an official in front of me. I said I wanted to get a timeout and try to set up a play. He looked at me — he was a veteran official — and he says: 'Coach, you can't call it. You have to get one of your players to call it,' which obviously I knew, but I'm just reacting to the things we've always done. By that time, (Ole Miss guard Stefan) Moody had thrown the ball, had gotten it back and was on his way to shooting a layup."

But that hasn't changed the way he feels about the change.

"It probably saved me on one occasion," Kennedy said, "but I still am not a fan of the rule."



AP photo

ALABAMA GUARD Retin Obasohan, left, calls for a timeout as Mississippi guard Martavious Newby defends in Oxford, Miss. Coaches have spent this season trying to adjust to a new NCAA rule that prevents them from calling timeouts in live-ball situations.

Raiders

From Page 11

However, the Lady Raiders more than made up for it in the second period, outscoring the visitors 14-3 for a four-point half-time advantage.

After the intermission, Cleveland increased its offensive output by a point, but West (5-16) went wild, sizzling the nylon

Flames

From Page 11

Javon Jones, Hunter Goforth and Stephen Cannon battled in the 60-meter dash. Jones was 29th (7.22), Goforth 31st (7.24) and Cannon placed 33rd (7.25).

Justin Brooks took part in three separate events. Brooks placed 24th (49.88) in the 400-meter dash, 28th (6.14 meters) in the long jump and 22nd (22.21) in the 200-meter dash. Josiah Brooks finished the 200-meter dash in 23.04 (49th). Cannon was 55th with a mark of 23.26 seconds.

The Flames had three athletes in the mile run. Alex Carter finished 29th (4:35.09). Garret Flores was 35th (4:41.22) and Davis Moore had a time of 4:47.66 (44th).

Colson Hagan recorded a time of 15:49.75 (11th) in the 5,000-meter run. Christian Smith was 15th in the shot put with a throw of 12.31 meters.

for 24 points and a 37-32 edge.

The scoring was more balanced (18-16) in the final eight-minute span, but the Lady Rebels were able to hand the hosts their 22nd loss in 24 games this season.

"We didn't finish around the rim," Kiser assessed. "We took too many quick shots instead of working the ball around and getting a good look."

Junior Amber Morman posted a double-double, leading the Cleveland attack with 13 points and 10 rebounds, while sophomore Emma Flowers cleaned the glass for nine caroms.

Braylee Franklin and all-district performer Sophia Stamatiadis pitched in with a dozen points apiece for the Lady Raiders.

| GAME SUMMARIES | |
|---------------------|--|
| GIRLS | |
| Knox West | 10 3 24 18 — 55 |
| Cleveland | 3 14 15 16 — 48 |
| LADY REBELS (55) — | Kennedy Blalock 17, Kyrin Burns 15, Mae Rodgers 10, Middlebrook 7, Alton 4, Buntin. |
| LADY RAIDERS (48) — | Amber Morman 13, Sophia Stamatiadis 12, Braylee Franklin 12, Dasher 5, Flowers 3, Langford, Mastin, Stutzman. |
| 3-POINTERS: | West 2 (Burns 2); Cleveland 2 (Stamatiadis, Dasher). |
| FREE THROWS: | West 9-of-20; Cleveland 14-of-21. |
| RECORDS: | Knox West 5-16; Cleveland 2-22. |
| BOYS | |
| Know West | 12 20 13 15 — 60 |
| Cleveland | 18 13 25 18 — 74 |
| REBELS (60) — | Greg Yarborough 15, Tyrone Patterson 13, David Kraski 10, Willis 5, Z.Clark 5, D.Clark 5, Bost 4, Nelson 3, Humphrey, Butler, Slate. |
| RAIDERS (74) — | KK Curry 17, Deontae Davis 13, Dontie Ware 10, Constant 9, C.Ware 8, K.Ware 6, Bradford 4, Lay 3, Wykle 2, McRee 2. |
| 3-POINTERS: | West 6 (Patterson 3, Clark, Nelson, Willis); Cleveland 10 (Davis 4, C.Ware 2, K.Ware 2, D.Ware 2). |
| FREE THROWS: | West 6-of-11; Cleveland 8-of-9. |
| RECORDS: | Knox West 10-16; Cleveland 16-5. |

Elliott

From Page 11

But Gibbs cares little about the buildup to the Feb. 21 season opener. Year after year, his drivers prove to be the best of the bunch during Speedweeks but come up empty in the main event. He reminded Hamlin of that in victory lane Saturday night.

"I said, 'Try and get us a 500, will you?'" Gibbs said. "It's been 23 years since we were able to win one."

JGR won its only Daytona 500 in 1993 with Dale Jarrett, and Gibbs doesn't miss an opportunity to remind his current drivers of the drought.

"I've got to tell you, the 500 is just hard to win," Gibbs said. "That's where we come at it. So many things can happen. You can have really good cars, and we feel like we have had those, but it's a tough race to win. I'd love to get another one."

The rest of the Daytona 500 field will be set in Thursday's two qualifying races.

Elliott won the pole at 20

years, 2 months and 17 days, besting 2014 pole-sitter Austin Dillon's mark of 23 years, 9 months and 27 days.

Gordon already sounded like a seasoned pro in the Fox Sports broadcast booth, asking his replacement how he could keep his momentum headed into "The Great American Race." Gordon was a three-time Daytona 500 winner and won a pair of poles in the 24. Elliott's speed earned team owner Rick Hendrick his 10th overall pole in the Daytona 500.

NASCAR ditched its knockout group qualifying format for Daytona for single cars making one qualifying lap.

After 44 drivers had a scheduled turn, the 12 fastest advanced to the second round. The two fastest drivers in the second round set the front row.

Dale Earnhardt Jr., Kenseth, Elliott, Kyle Busch, Ricky Stenhouse Jr., Austin Dillon, Jimmie Johnson, Ryan Blaney,

Denny Hamlin, Carl Edwards, Kurt Busch and Joey Logano advanced.

Other things to know about qualifying:

WHO'S IN: Wood Brothers driver Ryan Blaney and BK Racing's Matt Dibenedetto secured spots in the Daytona 500 as the two fastest open team drivers. NASCAR's new charter system, which guarantees 36 cars a starting spot in each race, shut out the Wood Brothers because it had been 10 years since it ran a full season. Blaney ran 16 races for the Woods last year and failed to qualify for three others because rain washed out the session. He won't have to worry about a spot next week.

WHO'S LEFT: With two spots remaining, Josh Wise, Michael McDowell, Reed Sorenson, Robert Richardson Jr., David Gilliland and Cole Whitt all have to race their way into the field. The top open finisher in each qualifying race will make the Daytona 500.

LIKE FATHER, LIKE SON: The Elliotts became the fourth father-son combination to earn the Daytona 500 pole, joining Richard Petty (1966) and Kyle Petty (1993), Bobby Allison (1981) and Davey Allison (1991), and Dale Earnhardt (1996) and Dale Earnhardt Jr. (2011). Bill Elliott, a two-time Daytona 500 champion, landed the pole in 1985, 1986, 1987 and 2001.

Bryant leaves an All-Star Game winner

TORONTO (AP) — Kobe Bryant said his NBA All-Star Game goodbye and the next generation of the West's best sent him off a winner, rolling to a record-setting 196-173 victory over the East on Sunday night.

The first All-Star Game outside the U.S. was the highest-scoring ever, with both teams scoring more than any team had ever managed. Bryant didn't provide much of the offense but many of the memories.

He finished with just 10 points, so few that he lost his career lead in All-Star Game scoring to LeBron James, even though James also had a quiet night.

But Russell Westbrook scored 31 points in his second straight All-Star MVP performance, Stephen Curry added 26, Anthony Davis 24, and Kevin Durant 23.

Paul George finished with 41 for the East, tying Westbrook's total from last year in New York that was one off Wilt Chamberlain's record. John Wall added 22 points.

James finished with 13 points, just enough to move ahead of Bryant for most ever in the All-Star Game. He has 291, while Bryant, who is retiring after this season, leaves with 290.

He checked out with 1:06 left to cheers and hugs from his fellow All-Stars who now put up points in bunches the way Bryant did for so long.

Bryant had seven assists and six rebounds, but shot just 4 for 11 in a game where there isn't really much defense and had never been less. The 369 combined points were 48 more than last year's record, and both clubs blew away the previous individual team record of 163.

But people just wanted to see Bryant play, not necessarily play well.

He took the opening jump ball against James — neither team had a true center voted to the starting lineup — and each East starter took a turn early covering Bryant.

Toronto hosted the very first NBA game on Nov. 1, 1946. Neither Naismith nor anyone who saw that game would recognize the way it looked Sunday.

Curry and Durant launched shots from spots where only buzzer-beating heaves were once attempted, and Westbrook put together another combination of speed and force that turned it into a rare All-Star blowout in the second half.

The West has won five of the last six even without longtime mainstay Bryant, who hadn't played since 2013 because of injuries. But players like Westbrook, Durant and Curry are more than ready to shoulder the load.

At 37, Bryant has trouble keeping up with the youngsters — especially the real young ones. Chris Paul's son stole the ball from him as Bryant warmed up for the second half.

MLB

From Page 11

be in," new Phillies GM Matt Klentak said.

Since last August, Boston, Detroit, the Los Angeles Angels, Milwaukee, Philadelphia, Seattle and Toronto have replaced their top baseball operations executive. In the previous year, Arizona, Atlanta, Colorado, the Los Angeles Dodgers, San Diego and Tampa Bay appointed new baseball heads.

"They're not coming in and saying: 'Oh, you know what, you're going to raise my payroll, and I'm going to go out and sign the most expensive free agent,'" MLB Chief Legal Officer Dan Halem said. "They come in and they pitch: 'We're going to start over. We're going to rebuild. We're going to grow our talent. We're going to improve our minor league system.' They always come in with a five-year plan."

Some owners and GMs think the collective bargaining agreement covering 2012-16 has encouraged rebuilding. Teams that draft high in the first round get large amounts of draft slot money in their signing bonus pools, which can be used to pay prospects over slot later in the draft. Teams with the top 10 picks can't lose them if they sign top free agents.

State budget shows commitment to education

By **STATE REP. KEVIN BROOKS**
24th Legislative District
and

STATE REP. DAN HOWELL
22th Legislative District

Now that Gov. Bill Haslam has delivered his annual State of the State Address to a joint convention of the Legislature, Tennesseans are seeing for themselves his continued commitment to education in the 2016-17 fiscal year.

While a host of issues were discussed in his annual presentation, the most prominent portions of the governor's address centered around the future of education in Tennessee, with major proposed investments in both K-12 and higher education.

Since Republicans became the majority party in 2011, the state's education system has experienced dramatic improvements — student test scores now lead the nation in growth, Tennessee has the fastest growing graduation rate of any state, students have experienced consistent gains on TCAP every year, and the ACT statewide average has increased to 19.4.

This year, House Republicans are



Brooks



Howell

continuing their record of working to improve education in Tennessee, with several key pieces of legislation filed to reward teachers for their hard work in the classroom.

Along with \$261 million in new spending proposed for K-12 investments — including \$104.6 million for increasing teacher pay — additional bills include allowing every full-time certified public school teacher in Tennessee to receive a 25 percent discount on tuition to any state-operated institution of higher education, and legislation awarding teachers across the state with a \$5,000 bonus if they

receive performance evaluations reflecting “above expectations” or “significantly above expectations” in at least four years during any five-year period.

Along with these bills, House Republicans have also proposed major investments to aid the Drive to 55 initiative, the state's effort to increase the number of Tennesseans with a postsecondary credential to 55 percent by 2025. These investments include \$50 million for the Complete College funding formula for higher education, \$20 million for the Drive to 55 Capacity Fund to help community and technical colleges meet the growing demand for degrees and certificates, and \$10 million for the Labor Education Alignment Program (LEAP) helping communities align degree and course offerings with the needs of the local workforce.

The 2016-17 budget also invests \$581.6 million to build new buildings and fix existing higher education facilities. This includes the top recommended capital projects for both the University of Tennessee (UT) system and the Tennessee Board of Regents

(TBR):
— \$85.5 million for a new Tennessee Tech University laboratory science building;
— \$39 million for a new dentistry building at the UT Health Science Center in Memphis;
— \$38.8 million for Tennessee State University's new health science building; and
— \$36 million for renovations to UT-Chattanooga academic buildings.

As the 2016 legislative session continues in full swing, House Republicans are committed to finding ways to show appreciation to the state's high-performing teachers and working to support their success in the classroom.
Early voting begins for Tennessee's presidential primary
Early voting for the March 1 presidential preference primary began last week across the state.
Because of unpredictable weather this time of year, early voting often becomes an important option for many. The number of presidential candidates as well as the number of delegates could also create abnormally long bal-

lots for some voters.
Six other southern states will join Tennessee to help decide who will become the next president of the United States.
Tennessee's 95 counties conduct early voting at their local election commission offices or at another location designated by the election commission. Some counties also offer early voting at satellite locations.
Tennesseans voting early or on Election Day should remember to bring valid photo identification. A driver's license or photo ID issued by the Tennessee Department of Safety and Homeland Security as well as photo IDs issued by Tennessee state government or the federal government are acceptable even if they are expired. College student ID cards are not accepted.
Early voting runs Mondays through Saturdays and ends Tuesday, Feb. 23. Election Day is Tuesday, March 1.

(About the writers: State Rep. Kevin Brooks, R-Cleveland, represents the 24th Legislative District, and state Rep. Dan Howell, R-Georgetown, represents the 22nd Legislative District.)

Viewpoint

“The chains which cramp us most are those which weigh on us least.”
— Anne Sophie Swetchine, Russian-French author (1782-1857)

Another year passes by; time to check portfolio

The “Greatest Generation” experienced the burgeoning of government and corporate pension and health-care plans post-World War II, but baby boomers and later generations are facing the severe compromise of those benefits.

While thousands of boomers reach retirement age every day, they will continue to take on more responsibility for providing income for their essential living expenses, such as housing, food and health care.

The changing landscape of retirement financing has the vast majority of baby boomers concerned, yet millions fail to ever meet with a professional to review their portfolio. I would recommend reviewing your plan immediately — preferably with a professional.

I suggest five areas to keep in mind while reconsidering your retirement plan.

1. Plan for a long life. In 1935, when the Social Security Act was passed, 65-year-old beneficiaries received payouts for an average of 12 to 15 years. Now, however, a couple aged 65 has a 70 percent chance that at least one of them will live to 85 — which can mean providing for 20 years or more of income once you qualify for Social Security benefits. More importantly, Social Security is not intended to be a retiree's sole form of income.

2. Health care expenses may increase. The longer you live, the more likely you'll experience chronic health conditions such as diabetes, arthritis and/or heart disease, according to the Centers for Disease Control and Prevention. While some credit goes to more active, health-conscious and smoke-free lifestyles, it may be safe to say that today's retirees owe their longer lifespans to prescription drugs and medical advances.

And as we all know, health care can be expensive. In 2011, 74 percent of American employees had not considered a plan to cover health care expenses in retirement, according to a survey by Sun Life Financial Unretirement.

3. Plan for long-term care assistance. With a longer life comes the greater likelihood of needing assisted living or long-term care. For a couple, this kind of care can be costly and is important to consider when developing a long-term care strategy.

Medicare pays for acute care, not long-term residency. Medicaid pays for long-term care, but requires that you “spend down” your assets before coverage kicks in. Individuals who delay buying long-term coverage may be considered high risk and may be denied coverage or charged higher premiums.

4. Better understand Social Security benefits. The age in which you elect to receive Social Security benefits may be the most important factor in this area. Delaying benefits as long as you can will increase the monthly amount you receive. However, spousal benefits may factor into your retirement in a big way.

Once you reach full retirement age, you may claim either your own benefit or a derivative (up to 50 percent) of your spouse's benefit — whichever is higher. When it comes to Social Security benefits for spouses, the determining factors are the length of marriage, work history and the age of both spouses.

5. Appreciate the role of insurance products and strategies in retirement. The transition to individuals having more responsibility of their retirement savings isn't the only thing that has changed in the 21st century.

The closer you get to retirement, or once you've made the decision to retire, it is prudent to start limiting your downside exposure in exchange for upside potential as you transition to the income distribution phase. Consider allocating your assets, not just among securities and fixed-income instruments, but also among different types of products, such as annuities and life insurance. For these products, it is extremely advantageous to speak with a financial professional.

(About the writer: As president of his own financial and insurance service company, Marc Sarner has spent two decades assisting retirees and pre-retirees with retirement solutions that focus on reducing taxes, increasing income and managing risks. He earned his bachelor's degree in Business Administration from California Polytechnic State University. Opinions expressed in guest “Viewpoints” do not necessarily reflect the views of the Cleveland Daily Banner.)



TODAY IN HISTORY

Today is Monday, Feb. 15, the 46th day of 2016. There are 320 days left in the year. This is Presidents Day.

Today's Highlight in History:

On Feb. 15, 1898, the U.S. battleship Maine mysteriously blew up in Havana Harbor, killing more than 260 crew members and bringing the United States closer to war with Spain.

On this date:

In 1764, the site of present-day St. Louis was established by Pierre Laclède and Auguste Chouteau.

In 1879, President Rutherford B. Hayes signed a bill allowing female attorneys to argue cases before the Supreme Court.

In 1933, President-elect Franklin D. Roosevelt escaped an assassination attempt in Miami that mortally wounded Chicago Mayor Anton J. Cermak; gunman Giuseppe Zangara was executed more than four weeks later.

In 1944, Allied bombers destroyed the monastery atop Monte Cassino in Italy.

In 1952, a funeral was held at Windsor Castle for Britain's King George VI, who had died nine days earlier.

In 1961, 73 people, including an 18-member U.S. figure skating team en route to the World Championships in Czechoslovakia, were killed in the crash of a Sabena Airlines Boeing 707 in Belgium.

In 1971, Britain and Ireland “decimalised” their currencies, making one pound equal to 100 new pence instead of 240 pence.

In 1982, 84 men were killed when a huge oil-drilling rig, the Ocean Ranger, sank off the coast of Newfoundland during a fierce storm.

In 1986, the Philippines National Assembly proclaimed Ferdinand E. Marcos president for another six years, following an election marked by allegations of fraud. (Marcos ended up being ousted from power.)

In 1989, the Soviet Union

announced that the last of its troops had left Afghanistan, after more than nine years of military intervention.

In 1995, the FBI arrested Kevin Mitnick, its “most wanted hacker,” and charged him with cracking security for some of the nation's most protected computers. (Mitnick ended up serving five years behind bars.)

In 2002, a private funeral was held at Windsor Castle for Britain's Princess Margaret, who had died six days earlier at age 71.

Ten years ago: Vice President Dick Cheney accepted blame for accidentally shooting a hunting companion, calling it “one of the worst days of my life,” but was defiantly unapologetic in a Fox News Channel interview about not publicly disclosing the incident until the next day. Testifying before the Senate, Homeland Security Secretary Michael Chertoff acknowledged delayed aid and fumbled coordination in the federal response to Hurricane Katrina.

Five years ago: Protesters swarmed Wisconsin's capitol after Gov. Scott Walker proposed cutbacks in benefits and abolishing bargaining rights for most public employees. Italian Prime Minister Silvio Berlusconi was ordered to stand trial on charges he'd paid a 17-year-old Moroccan girl for sex and then used his influence to cover it up. (Berlusconi was found guilty, but had his conviction overturned.)

One year ago: A video purporting to show the mass beheading of Egyptian Coptic Christian hostages was released by militants in Libya affiliated with the Islamic State group. Russell Westbrook scored 41 points to lead the Western Conference to a 163-158 win over the East in the NBA All-Star Game. Foreign correspondent and news executive Arnaud de Borchgrave, 88, died in Washington.

Today's Birthdays: Former Illinois Congressman John

Anderson is 94. Actress Claire Bloom is 85. Author Susan Brownmiller is 81. Songwriter Brian Holland is 75. Rock musician Mick Avory (The Kinks) is 72. Jazz musician Henry Threadgill is 72. Actress-model Marisa Berenson is 69. Actress Jane Seymour is 65. Singer Melissa Manchester is 65. Actress Lynn Whitfield is 63. “Simpsons” creator Matt Groening is 62. Model Janice Dickinson is 61. Actor Christopher McDonald is 61. Reggae singer Ali Campbell is 57. Actor Joseph R. Gannascoli is 57. Musician Mikey Craig (Culture Club) is 56. College and Pro Football Hall of Famer Darrell Green is 56. Country singer Michael Reynolds (Pinmonkey) is 52. Actor Michael Easton is 49. Rock musician Stevie Benton (Drowning Pool) is 45. Actress Renee O'Connor is 45. Actress Sarah Wynter is 43. Olympic gold medal swimmer Amy Van Dyken-Rouen is 43. Actress-director Miranda July is 42. Rock singer Brandon Boyd (Incubus) is 40. Rock musician Ronnie Vannucci (The Killers) is 40. Singer-songwriter-musician Conor Oberst (Bright Eyes) is 36. Actress Ashley Lyn Cafagna is 33. Blues-rock musician Gary Clark Jr. is 32. Actress Natalie Morales is 31. Actress Amber Riley is 30.

ANNIE'S MAILBOX

Dear Annie: My fiance, “Derek,” and I have been together for four years and recently purchased a home. Here's the problem: Derek's father passed away a year ago, and since then, Derek has been drinking a lot. I'd like to get married and start a family, but I am finding it really difficult to want a life with him.

I have not spoken to anyone about this. I've been trying to work it out with Derek on my own. He'll say that he has to “do better,” but within a week, things take a turn for the worse. He can't seem to control the drinking once he starts. I have suggested it might be time to see someone, but he doesn't recognize that there is a serious problem.

Now, Derek has started to blame me for his drinking. He says he resents me because I don't want him to drink. After the last argument, I told him that I was going to move back in with my parents. He stopped for a week and then started up again.

Derek doesn't seem to care about my feelings and clearly isn't willing to “do better,” as he keeps promising. I think he tells me what I want to hear, and I have not taken the right steps to show him that I won't put up with it. I don't want to waste four more years dealing with this. What do you recommend? — Ready to Give Up

Dear Ready: You can suggest to Derek that he get grief counseling, since he doesn't seem to be coping well with his father's death. You also can look into Al-Anon (al-anon.org) for yourself. But please don't expect Derek to change for you. Until he demonstrates that he has, in fact, curtailed his drinking for the long term, nothing you say or do will help. You can only do what is best for your own situation. If you believe that moving out will be better for you, don't make idle threats. Do it. Then decide whether you are better off with or without Derek — the way he is.

(About the writers: Annie's Mailbox is written by Kathy Mitchell and Marcy Sugar, long-time editors of the Ann Landers column. Please email your questions or comments to anniesmailbox@creators.com, or write to: Annie's Mailbox, c/o Creators Syndicate, 737 3rd St., Hermosa Beach, CA 90254.)

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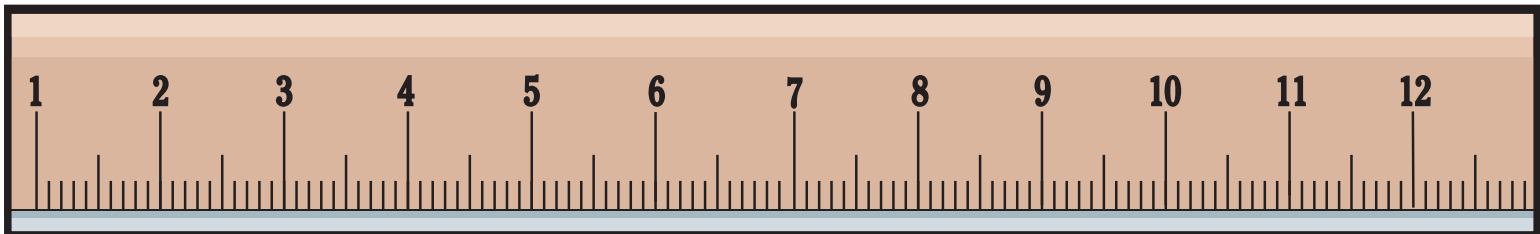
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(EDITOR'S NOTE: The Banner welcomes letters to the editor. The guidelines call for letters to be in good taste and no more than 300 words. Some minor editing, not affecting the meaning, may be required. All letters must include the author's signature, address and a telephone number for confirmation. Since letters must have a signature, they cannot be emailed. Letters reflect the opinion of the writer. Letters may be sent to Letters to the Editor, Cleveland Daily Banner, P.O. Box 3600, Cleveland, TN 37320-3600.)

Schools rule!

Larry C. Bowers
Education reporter

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Contributed photo
CLEVELAND DENTIST Dr. John Stanberry, above and on the stage at the right, paid a visit to first-grade students at Blythe-Bower Elementary School recently. Dr. Stanberry shared with the students ways to take care of your teeth, and also treated them to some magic tricks.



Contributed photo
LAST WEEK WAS BUSY for students at Blythe-Bower Elementary School as they made preparations for this year's Valentine Day, on Sunday. Where else would you find a large gathering of children than around of table displaying Valentine cards just a few days before the popular holiday?



Contributed photos
WATERVILLE TEACHER Melanie Fangman, above, watches as fourth-grader Montana Burnette prepares to spin the prize wheel at a recent event at the school. Students receiving Mathematician House points were treated to ice cream floats. Fourth-graders Jasmin Frerichs, Kaylie Frank and Lena Ledford, below left, spend quality time together sipping their floats, while Ethan Martin and Devlin Shelly taste the rewards they earned by reading AR books, completing homework, and following school rules of responsibility, respect and readiness.



Contributed photo
THE FOUR Blythe-Bower students at right were enjoying a group hug as they were looking through Valentines being displayed on the table in the foreground. The school's students were purchasing Valentines and deciding which classmates they would present them to this Valentine's Day. This year's holiday threw the students off a little, since they had to do their celebrating a couple of days ahead of Sunday's official holiday.



Contributed photo
A BLYTHE-BOWER Elementary staff member, or assistant, was busy taking the students' money as they purchased Valentine cards for this year's holiday.



Contributed photo
STUDENTS were lined up in the hallway as they waited to pay for Valentine cards they purchased during a sale at Blythe-Bower Elementary School last week.



Contributed photo
BLYTHE-BOWER ELEMENTARY School created Valentine's Day cards for their Business and Education Serving Together Partners. Cards were created for the staff at South Cleveland Church of God to say thank you for all that they have done to support Blythe-Bower School.



Contributed photo
ANOTHER of Blythe-Bower School's BEST partners is Regions Bank on Treasury Drive. School counselor Laura Murray, right, delivered these Valentines last week from the school's kindergarten students to the Region Bank staff.

MIT students turn toward suicide prevention tools

CAMBRIDGE, Mass. (AP) — After seven suicides in two years, students at the Massachusetts Institute of Technology are looking for their own solutions to prevent more deaths.

The school unveiled a sweeping plan to bolster mental health last fall, adding staff psychologists and expanding counseling hours, among other measures. But students have added their own ingenuity in recent months, starting a wave of grassroots projects intended to defuse the stress of campus life before it leads to a crisis.

One group of students launched a texting hotline called Lean On Me this month, letting students chat anonymously with trained student volunteers about anything that's troubling them. Other students plan to install artificial light boxes on campus, meant to treat depression that can take hold during dreary months.

By her count, sophomore Izzy Lloyd has handed out more than 4,000 specially made wristbands that say TMAJD. It's short for "tell me about your day," a message that aims to get students talking with one another. Lloyd started the project last year after two of her freshman classmates took their own lives in the same week.

"It's suicide prevention by community building," said Lloyd, 19. "We're showing people who may feel like they have nothing left that they have a world of people who do care about them."

Other projects take a lighter tone, like the new MIT Puppy Lab that will bring therapy dogs to campus this semester.

Campus officials recently awarded almost \$50,000 in grants to support campus projects meant to improve mental health. They say the new work is a reflection of MIT's culture, marked by a drive to solve problems. But students said they're also meeting a demand for services that were missing on the campus of 11,000 students.

"If we really solved the problem, we wouldn't be running into this same cycle of mental illness that we've been seeing," said Nikhil Buduma, who graduated last year and founded Lean On Me with two current students. The hotline, he added, lets students get help anonymously and avoid stigmas tied to mental illness.

Across the country, experts say, college students are playing a bigger role in suicide prevention. And more often, schools welcome that kind of help.

"We have found time and again

that students listen to students before they listen to anyone else," said Nance Roy, clinical director at the Jed Foundation, a non-profit group based in New York that works to prevent suicide among college students. "These issues can no longer just fall to the counseling center."

Roy said there's no evidence that elite schools have disproportionately high suicide rates. But a national study suggests that MIT's rate was above average last year.

The average suicide rate among college students was seven for every 100,000 students between 2004 and 2009, according to research from the University of Rochester. Three MIT students took their lives last year, translating to almost 27 for every 100,000. There have been at least seven student suicides since 2014, according to reports from the school's student newspaper.

Some students and alumni say that MIT's culture pushes students to extremes, sometimes at the expense of a social life or emotional health.

"It's heroic and glorified to push oneself to the point of our boundaries, of our physical or bodily needs," said Sahar Hakim-Hashemi, a 2013 graduate who's filming a documentary called "Sleep is for the Strong," exploring mental health at MIT and ways to improve it. "It's like it shows how hardcore and strong someone is."

And while students come with big ambitions, MIT officials said, they don't always have the skills to cope with the pressure.

"We recognize that a lot of kids coming in today are not as well-prepared for these challenges," said Rosalind Picard, a professor of media arts and sciences who leads the school's campaign to support mental-health projects.

Picard says the new work on campus is a turning point. Beyond treating mental illness, she said, there's a new focus on preventing problems.

Meanwhile, some of the new student projects have begun drawing interest elsewhere. Six other schools have bought Lloyd's TMAJD wristbands for their students, and dozens more have said they're interested. The team behind Lean On Me has received inquiries about the texting hotline from outside MIT, and they hope to bring it to other schools.

"It's not a product built only for MIT students," Buduma said. "Our goal is really just to help people feel like they belong to a community."

Springfield Boy Scouts search for Sasquatch

SPRINGFIELD (AP) — Deep in the woods of Robertson County, there's a group of Boy Scouts on a four-year search for a large, hairy creature that's attracted the attention of the national television program "Finding Bigfoot."

Producers from the Animal Planet's show, who have been scouting areas around Nashville to shoot an upcoming episode, paid a visit to Boy Scout Troop 454 at its den just west of Springfield on Sunday, Jan. 24 to see firsthand what kind Bigfoot evidence the boys had collected.

On Monday, Feb. 1, the network followed up and filmed scenes for a future episode of Finding Bigfoot, starring the scout troop and their Scout Master Joe Bilyeu.

Bilyeu said his troop has gone out on numerous expeditions, trying to find out if a Tennessee Bigfoot really exists. Each investigative adventure has consisted of camping, horseback riding, canoeing and cave exploring as they researched each reported sighting of the Sasquatch, Bilyeu said.

The troop has a collection of about a dozen unusual incidents in Robertson County they've discovered during their Bigfoot expeditions, said Bilyeu.

"We started about four years ago researching the Bigfoot sightings," Bilyeu said. "Most locally have been along Sulphur Fork Creek where we discovered two large footprints and cast them with plaster."

The footprints collected by the scouts are about 17 inches long and appeared along the banks of the Sulphur Fork Creek in western Robertson County, Bilyeu said.

The producers of the Animal Planet network have been surveying wooded areas in and around Nashville — not just Robertson County — to find the best reports to film, according to one of the show's producers, Colin Peoples.

"We've had reported to us Middle Tennessee sightings that also include the Land of the Lakes,

Cedars of Lebanon, and areas near the Tennessee-Alabama border," Peoples said.

Bilyeu said the boys were anxious to show their findings on television.

"The producers came here and looked at the evidence books we have," Bilyeu said. "We toured some farms and the location where the cub scouts meet. They're scouting where they could film for a future episode."

Peoples said his crew, in its quest to see if the Tennessee Bigfoot really exists, found the scout troop's work intriguing.

"The scouts go 'squatching,'" Peoples said. "We were interested in their casts of footprints in their scout den and tons of evidence. It was neat to get up there and see the group that was really into finding Bigfoot."

Peoples said he was particularly drawn to a photo in the scouts' meeting place.

"One of Joe's kids was dressing a deer and they took a photo of it," Peoples said. "There was eye shine in the background from an animal that was pretty tall. They had some compelling stuff."

Out in the woods, Peoples and his other producer took notes and photos of intriguing markings, one of which included a large cedar tree with a hole in it big enough for a Bigfoot shelter.

The Finding Bigfoot television program has hunted Sasquatch in several countries, visiting 40 states and filming expeditions in more than 80 episodes trying to find evidence on the mythical creature.

As a field producer, Peoples said he travels around areas where there have been Bigfoot sightings.

"I gather all the information I can," Peoples said. "Then the cast decides who they want to go and investigate. It was really nice to see all of the expeditions these scouts were going on. It was neat seeing the kids getting involved like that."



AP photo

MASSACHUSETTS Institute of Technology students, clockwise from the left, Linda Jing, of San Gabriel, Calif., Nikhil Buduma, of San Francisco and Andy Tratrner, of Portland, Ore., use their computers to work on an anonymous texting site they created called "Lean On Me".

Legal Publications

LEGAL PUBLICATION

NOTICE TO CREDITORS

ESTATE OF ESTHER D. LONG, NO. 2016-PR-22 In the Chancery Court of Bradley County, Tennessee Probate Division Notice is hereby given that on January 29, 2016 Letters of Administration in respect of the Estate of Esther D. Long, who died January 4, 2016, were issued to the undersigned by the Chancery Court of Bradley County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against the Estate are required to file same with the Clerk and Master of the Chancery Court of Bradley County on or before four (4) months from the date of the first publication (or posting, as the case may be) of this notice, or twelve (12) months from the decedent's date of death, otherwise their claims will be forever barred. The address of the Clerk and Master is Bradley County Clerk and Master's Office, Room 203, 155 North Cocee Street, Cleveland, TN 37311. This the January 29, 2016. ESTHER D. LONG, ESTATE BY: DEWAYNE ODALE LONG Dennis W. Watkins, BPR# 17213, Attorney for Personal Representative, 201 Cottonwood Bend, NW, Cleveland, TN 37312, 423.478.7056. Filed this January 29, 2016. Sarah E. Coleman, Clerk and Master. February 8, 15, 2016

Legal Publications

LEGAL PUBLICATION

IN THE CIRCUIT COURT OF BRADLEY COUNTY, TENNESSEE, Leonard Stovall, Plaintiff vs. Joan Bradly Stovall, Defendant, Docket Number V-15-893, It appearing from the complaint in this cause, which is sworn to, that the Defendant, Joan Bradly Stovall is a non-resident of the State of Tennessee, and it further appearing that his/her whereabouts are unknown so that ordinary process cannot be served upon the Defendant. It is therefore ordered that said Defendant will appear and make defense within thirty (30) days to the complaint or the same will be taken as confessed as to him/her and set for hearing ex parte, and that a copy of this order be published for four (4) consecutive weeks in a newspaper published in Cleveland, Bradley County, Tennessee. Within that time, Defendant is also required to serve a copy of his/her pleading upon Leonard Bernard Stovall whose address is 190 Oakland Trail, Cleveland, TN 37323; Leonard Stovall, Plaintiff. Gayla H. Miller/MH, Clerk. January 25, 2016; February 1, 8, 15, 2016

LEGAL PUBLICATION PUBLIC NOTICE OF MEETING OF THE CITIZENS ADVISORY COMMITTEE FOR NEW CITY MANAGER

Notice is hereby given to all residents of Cleveland, Tennessee and to all persons interested that the Citizens Advisory Committee for New City Manager meeting is scheduled for Tuesday, February 16, 2016 at 1:00 p.m. and will be held at The Bank of Cleveland, 3rd Floor, located at 75 Bobby Taylor Avenue. Meeting is open to the public. February 15, 2016

LEGAL PUBLICATION

NOTICE OF SALE

The following vehicles are being held at North and South Towing, 2862 South Lee Hwy, Cleveland, TN 37311. Anyone who has proof of ownership must reclaim the vehicle. Owner or Lien Holder must pay all storage and towing charges. Failure of the Owner or Lien Holder to exercise their rights to reclaim the vehicle within the time allowed shall be deemed a waiver of all rights, title and interest in the vehicle and consent to sale of the vehicle at public auction.

YR MAKE MODEL VIN

02 DODGE ISE 2B3HD46R62H146102
05 CHRY LMT 2C8GP64L35R262477
10 PONT G/6 1G2ZA5E01A4108894
85 CHEV DMV DMV40213
07 CHEV EQU 2CNDDL13F976041710
06 HOND VCA JH2RC504X6M202271
99 NISS PAT JN8AR07Y4XW388397
92 FORD F15 1FTEX15NXXNKB14269
99 HOND ACC JHMCG5646XC002259
04 JEEP WRG 1J4FA49S34P774866
February 15,22, 2016

LEGAL PUBLICATION ADVERTISEMENT FOR BIDS

Bid Date: March 8, 2016

Hiwassee Utilities Commission
3973 Chatata Valley Road
Charleston, TN 37310

Date of Issuance: **February 15, 2016**

Owen and White, Inc.
P.O. Box 66396
Baton Rouge, Louisiana 70896-6396
Telephone: (225) 926-5125

The **Hiwassee Utilities Commission** will receive separate sealed Bids for the **Intake Screen Replacement, Contract No. 15-1359-27**. The work consists of **replacing existing intake screens, adding a screen air scour system, and related electrical work for the Hiwassee Utilities Commission**.

The **Hiwassee Utilities Commission** will receive Bids until **2:00 PM** Eastern Prevailing Time, **March 8, 2016** at the **Hiwassee Utilities Commission Water Plant**. Bids received after this time will not be accepted. Bids will be opened and **publicly** read aloud immediately after the specified closing time. The outside of the Bid envelope shall be marked with the project title, name and address of the Bidder and current Contractor's license number.

Bidding Documents may be examined at the following locations:
Owner: Hiwassee Utilities Commission, 3973 Chatata Valley Road, Charleston, TN 37310

Issuing Office: Owen and White, Inc., 8755 Goodwood Blvd., Baton Rouge, LA 70806

Plan Room: Associated General Contractors, 101 West 21st Street, Chattanooga, TN 37408

Copies of the Bidding documents shall be obtained at the office of Owen and White, Inc., (225-926-5125) upon payment of **\$90.00** for each set of documents. Any Bidder upon returning the documents in good condition within ten (10) days after the bid opening will be refunded **\$90.00**.

Non-bidders will not receive any refund. Bid security in the amount of five percent (5%) of the Bid must accompany each Bid in accordance with the Instruction to Bidders.

The **Owner** reserves the right to waive any informalities or to reject any and all bids. No Bidder may withdraw his Bid within 45 days after the actual date of the opening thereof. February 15, 2016

Legal Publications

LEGAL PUBLICATION NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, BRADLEY COUNTY WHEREAS, Kenneth R. Dake and Kathy G. Dake executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as nominee for SunTrust Mortgage, Inc., Lender and Stanley M. Porter, Sr., Trustee(s), which was dated August 31, 2004 and recorded on September 1, 2004 in Book 1465, Page 584, Bradley County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, SunTrust Mortgage, Inc., (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Bradley 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 March 24, 2016, at 1:00PM at the usual and customary location at the Bradley County Courthouse, Cleveland, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Bradley County, Tennessee, to wit:

Located in the First Civil District of Bradley County, Tennessee, to-wit

Lot Two (2), Choctaw Acres, as shown on Final Plat dated 1/22/2004 and recorded in Plat Book 14, Page 40, Register's Office of Bradley County, Tennessee.

INCLUDED HERewith AND SUBJECT to right of other in PRIVATE ROAD as known as MEE LANE and is more particularly described as follows: BEGINNING in the Northwest line of White Road at a point located 158.9 feet South from the Southeast corner of land of Rayburn and said beginning point is the Southeast corner of Lot 6 as shown on said plat; and from said beginning point and run with the Northwest line of White Road on a left-handed arc, Delta= 13 deg. 53' on a tangent = 85.1 feet a distance of 10.4 feet to the end of the curve, thence continuing on with the Northwest line of said White Road, South 40 deg 14' West, 31.1 feet; thence with the Northeast line of Lot 1 as shown on said plat, North 65 deg. 24' West, 169.9 feet to a slight angle; thence continuing on with the Northeast line of Lot 2&3, North 65 deg. 25' West, 270.4 feet; thence with the dead-end of said private road, north 23 deg 35' East, 40 feet, thence with the Southwest line of Lots 4 & 5, South 66 deg 25' East, 279.7 feet to a concrete monument and a slight angle; thence continuing on now with the Southwest line Lot 6 as shown on said plat, south 65 deg. 24' East, 166 feet to the Beginning. Said Road is paved. Said road is also 40 feet in width throughout. The undersigned also conveys and undivided interest equal to all other users (being the Six owners of the lots) in the above described private road, and said interest is to be taxed to said lot owners herein conveyed in the percentage of their ownership, that is one-sixth each.

ALSO INCLUDED is a 2002 Dynasty manufactured home, Model H81, VIN No H816884GLR. SEE ALSO affidavit of affixation as recorded in Book 1465, page 593, Register's Office of Bradley County, Tennessee

FOR PRIOR TITLE see Deed to Create Tenants by the Entirety from Paul A. Riddle (a/Ida Paul Riddle) to Stephanie Riddle as recorded January 24, 2003 in Book 1280, page 977, Register's Office of Bradley County, SEE ALSO warranty deed to Kenneth R. Dake and wife, Kathy G. Dake as recorded in Book , 1465, page 582, Register's Office of Bradley County, Tennessee.

SUBJECT to any applicable governmental zoning ordinances or subdivision regulations in effect thereon.

SUBJECT to restrictions as recorded in Book 1046, page 5, and Book 1280, page 977 in the Register's Office of Polk, Tennessee.

SUBJECT to easements and setbacks as set out on plat recorded in Plat Book 16, page 105, Register's Office of Bradley County, Tennessee: 20' drainage/utility easement along street lines; 10' drainage/utility easement along exterior lot lines; 5' drainage/utility easement along interior lot lines. SETBACKS: Front-25'; Side-10', Rear-15'

SUBJECT to Bradley County Health Dept. requirements as shown on recorded plat.

SUBJECT to and also conveyed herewith is a 2 inch water line easement as shown in Plat Book 14, page 40, Register's Office of Bradley County, Tennessee, as it may apply.

Parcel ID Number: 095/002.17
Address/Description: 135 Mee Lane Southeast, Old Fort, TN 37362.

Current Owner(s): Kathy G. Dake.
Other Interested Party(ies): N/A
The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

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

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

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 16-00613 FC01
February 1, 8, 15, 2016

Cleveland Daily Banner

CLASSIFIED DIRECTORY

ANNOUNCEMENTS

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047 Business Property for Rent
048 Office Space for Rent
049 Apartments for Rent
050 Mobile Homes for Rent
051 Sleeping Rooms
053 Houses for Rent
REAL ESTATE FOR SALE
054 Lots for Sale
055 Realtors
056 Houses for Sale
057 Farms & Acreage for Sale
058 Business Property for Sale
059 Mobile Homes for Sale
060 Mobile Home Lots for Sale
061 Commercial Bldgs. for Sale
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062 Boats & Marine Equipment
063 Motorcycles & Bikes
064 Recreational Vehicles
065 Campers & Equipment
066 Auto Parts
067 Automotive Repair
068 Sport Utility Vehicles
069 Trucks for Sale
070 Vans - Misc. for Sale
071 Trailers for Sale
072 Cars for Sale

18. Articles For Sale

LOSE 30 lbs. in 30 days! Medical doctors say the only way to lose weight is to eat less and exercise more. Learn how to avoid weight-loss scams. Call the Federal Trade Commission at 1-877-FTC-HELP. A message from Cleveland Daily Banner and the FTC. Or visit our Web site at www.ftc.gov

ONE OF a kind dining table. Top is made like a butcher block with 25 maple strips. Table is 11' long, 42" wide, 3" thick. Comes complete with 8 immaculate oak bentwood chairs circa 1940s. \$1,200. 423-284-6442.

PALLETS!!! FREE WHILE THEY LAST! Cleveland Daily Banner

25. Livestock-Horses-Poultry

SALERS BULLS- calving ease, performance, great disposition. Sellers Females: unsurpassed mothers. Call 423-309-3490. web-site: www.colmorefarms.com

29. Help Wanted - Part-time

PART TIME help needed 3pm-7pm week days and 8am-12noon on Saturday. Must have flexible hours. Champion Cleaners on North Lee Highway. Apply in person.

30. Help Wanted - Full Time

BAIL BONDING AGENT/ CON-TRACTOR NEEDED FOR BRAD-LEY COUNTY TN Experience in judicial/ retired law enforcement a plus. Send resumes to: resumeforemployment1401@gmail.com

CAB DRIVERS needed. Must must have valid driver's license. Cleveland and Chattanooga areas. Call 423-635-2644 for interview.

CHEMICAL TANK Driver CDL Class A with Hazmat/ Tanker. Clean motor vehicle record, 2 years driving experience. Tank experience preferred. Call 423-364-3046.

CUSTOMER SERVICE needed, must be detail oriented, able to work every Saturday. Apply in person Scott's Furniture 1650 South Lee Highway.

DISHWASHER FOR neighborhood restaurant- Wild Onions. Apply: 1705 Stuart Avenue NW, from 10am-3pm, Monday- Saturday.

EARN THOUSANDS\$ from home. Be careful of work-at-home schemes. Hidden costs can add up, and requirements may be unrealistic. Learn how to avoid work-at-home scams. Call the Federal Trade Commission. 1-877-FTC-HELP. A message from Cleveland Daily Banner and the FTC. Or visit our Web site at www.ftc.gov

EXPERIENCED CAREGIVERS and CNAs who are available to work 2nd, 3rd, or weekends. Please apply in person at 60 25th Street NW #3, in Cleveland. Monday- Friday from 11am-5pm.



JOB FAIR full time positions needed: Managers and Crew. Part time positions also available. Flexible schedules, meal discounts and competitive pay. Hiring for all Cleveland locations. JOB FAIR Wyngate Hotel 110 Interstate Drive NW, Cleveland, TN Saturday, February 27 10am-?

LOCAL COMPANY hiring over the road drivers Class A CDL. 2 years minimum experience with good record. 423-595-8922.

MEDICAL BILLING and coding plus front desk position in Bradley County. Full time and some week-ends. Successful candidate should have at least 1 year experience in appeals, denials, Medicare/ Medi-aid and ICD and CPT coding. CNA experience a plus. Fax to 423-299-9436 or email to bpwic1@gmail.com.

MORNINGSIDE OF Cleveland a premiere Assisted Living Community is seeking a licensed Beautician that enjoys working with seniors. Apply at 2900 Westside Drive NW, Cleveland, TN 37312 or Fax resume to 423-614-6259.

NOW ACCEPTING applications for Nick's Pizza Steaks & More at 4265 T L Rogers Street, off of Stuart Road. Needed Cooks, Waitresses, all positions available. Apply Monday- Friday 10am-4pm.

NOW HIRING: Newly Weds Foods, Inc. Starting Pay \$11 hour. Apply in person at 187 Industrial Lane SW Cleveland TN 37311.

SALES ASSISTANT Local office seeks a full time Sales Assistant to assist the management staff with the day to day administration of all elements of the sales process and front office duties. This is an Entry Level Position. Responsibilities will include, but not limited to: Answering incoming phone calls, greeting clients and visitors, sales office support duties, data entry, light off-site deliveries of information. Applicants must have: Good MicroSoft Office skills with willingness to learn new industry related programs, high school degree, proof of valid TN driver's license and insurance, comfort working with members of the public, smart appearance and articulate, ability to handle many tasks at once and to prioritize workload. Please send cover letter, resume and three references to: Box #3906-P c/o Cleveland Daily Banner P.O. Box 3600 Cleveland, TN 37320.

SALES PERSON/ ESTIMATOR, Servicing & Calling on customers. High school diploma or above. Drain Right Gutting, 2077 Westland Drive, or call 423-472-7018.

SHINGLE ROOFERS needed: Full time, experience preferred. Good pay and company retirement. Call between 3pm-6pm, 423-503-8206 Monday- Friday. Above All Roofing.

STARS, INC. is hiring Personal Assistant, wage \$8.50. Call 423-447-2590 ext. # 1

33. Business Opportunities

ALWAYS a good policy, especially for business opportunities and franchise. Call TN Division of consumer Affairs at (800) 342-8385 or the Federal Trade Commission at (877) FTC-HELP for free information. Or visit our Web site at www.ftc.gov

33. Business Opportunities

PROCESS MEDICAL claims from home? Chances are you won't make any money. Find out how to spot a medical billing scam. Call the Federal Trade Commission, 1-877-FTC-HELP. A message from Cleveland Daily Banner and the Federal Trade Commission. Or visit our Web site at www.ftc.gov

34. Money To Lend

* LOANS up to \$1,250 * Quick Approval 423-476-5770

NEED CASH fast but can't get a loan? Don't pay for the promise of a loan. Call the Federal Trade Commission at 1-877-FTC-HELP to learn how to spot advance-fee loan scams. A message from Cleveland Daily Banner and the FTC. Or visit our Web site at www.ftc.gov

39. Services And Repairs

LEWIS APPLIANCES: Sales and services. We do weekend calls also, 423-368-4278.

40. General Services Offered

BO'S TREE SERVICE: Over 30 years experience. Insured, free estimates. Bucket Truck. 423-284-9814 or 423-544-2249.

DANNY'S TREE SERVICE: Tree removal, shrubbery trimmed and planted, firewood. Senior Discounts, 30 years experience. 423-244-6676.

EXTREME MAINTENANCE Home/Mobile Home Commercial, residential, Painting (interior/ exterior). Decks, plumbing, electrical, roofing, siding, all work! 30 years experience. Free estimates. 423-331-7045.

OCOEE SERVICES: Mowing, Landscaping, commercial/ residential, licensed/ insured. Free estimates. www.ocoeeservices.com 423-475-7183.

45. Vacation Rentals

2 RIVERS CAMPING: RV Park, Cabin Rentals, directly on the river at junction of Hiwassee and Ocoee Rivers. 423-338-7208.

BEAR PAW COTTAGES- 2, 3 bedrooms, \$75- \$85. Mountains, fireplace, serenity. 423-476-8480.

46. Storage Space For Rent

CALFEE'S MINI Warehouse for rent: Georgetown Pike, Spring Place Road and Highway 64. Call 476-2777.

TEMPSAFE STORAGE Climate Controlled & Outside Units Downtown Location & Georgetown Road 614-4111

48. Office Space For Rent

NORTH KEITH Street: First month free rent with acceptable application and paid deposit. Owner/ Agent STONY BROOKS REALTY 423-479-4514.

OFFICE AVAILABLE. Multiple sizes, 423-991-4984.

OFFICE/ RETAIL Space Available, short and long term lease. Several locations, priced from \$300 up. Call Jones Properties 423-472-4000 www.jonesproperties.biz

49. Apartments For Rent

\$1,800: LUXURY Apartment, fully furnished, utilities paid. Located on quiet side street. Contact Jones Properties 423-472-4000 www.jonesproperties.biz

\$400: 1 Bedroom, 1 bath close to Greenway, water/ sewer paid. 423-472-4000 or www.jonesproperties.biz

\$875 LUXURY Townhouse New Castle Drive NW Cleveland 2 bedroom, 2 1/2 bath, 423-618-0823.

\$950: LUXURY Townhouse 2 bedroom, 2.5 bath, hardwood/ tile/ carpet, jacuzzi tub, gas fireplace, with garage. PROVISION REAL ESTATE AND PROPERTY MANAGEMENT LLC 423-693-0301.



PUBLISHER'S NOTICE: All real estate advertised in this newspaper is subject to the Federal Fair Housing Act of 1968 and the Tennessee Human Rights Act which makes it illegal to advertise "any preference, limitation or discrimination based on race, color, religion, sex, or national origin, handicap/ disability or an intention to make any such preference, limitation or discrimination." This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. Equal Housing Opportunity, M/F.

1 BEDROOM duplex, in the city, ground level, No pets, No smoking. \$450 monthly. Call for more information 423-479-5570.

1 OR 2 bedroom available. No pets, no smoking in house. For more information call 423-227-9146.

2 BEDROOM behind Ace Hardware on Peerless Road. Ground level, walk to shopping. Stove, refrigerator, water furnished. For information, call between 9am-6pm. No pets/ smoking. 423-479-5570.

2 BEDROOM, 1.5 bath townhome, well located, upgraded, \$635 monthly. 423-584-3903.

2031 WYNWOOD- 2 bedroom, den, living room, stove, refrigerator, water furnished. \$600 monthly, \$275 deposit. No pets. No smoking. Noon to 6pm call 423-310-0742.

3 BEDROOM, 2.5 bath townhome, fireplace, wood/ tile, balcony, wooded, \$925 monthly, 423-584-3903.

681 GALE Drive: 2 Bedroom, 1.5 bath, \$560 monthly, \$560 deposit. 129 Country Club Drive SW: 2 Bedroom, 1.5 bath, \$560 monthly, \$560 deposit.

137 Leyland Drive, Charleston: 2 Bedroom, 1 bath, \$560 monthly, \$560 deposit. 615 Beech Circle #4: 2 Bedroom, 1 bath, \$460 monthly, \$460 deposit. 705 20th Street: 2 Bedroom, 1.5 bath, \$600 monthly, \$600 deposit. 265 Hillview Drive NW: 2 bedroom, 1.5 bath, \$550 monthly, \$550 deposit.

Burriss Properties 423-478-3050

49. Apartments For Rent

2062 WYNWOOD, Apartment F- 1 bedroom, water, stove, refrigerator furnished. \$375 monthly, \$175 deposit. Background check required. No pets. No smoking. Noon to 6pm call 423-310-0742.

BEST PLACE for living! 2 Bedroom with bonus room brand new flooring, \$700. 423-667-4967.

BLYTHEWOOD- STEEPLECHASE APARTMENTS- 1 Bedroom with utilities furnished (\$389- \$579); 2 Bedroom (\$429- \$609). Appliances furnished; duplexes. 423-472-7788.

CLEVELAND SUMMIT Apartments Rent is based on income for persons 62 or older, handicapped or disabled. We have immediate openings. Equal Housing Opportunity 44 Inman Street 479-3005

QUIET AREA, very clean, unfurnished one Bedroom- Free electricity, free water, refrigerator and stove. \$550 monthly, \$175 deposit, 6 month lease. No pets, no smoking. 423-304-2973.

SUITES, APARTMENTS, cabins on river, furnished, utilities, cable, laundry. Weekly/ monthly. Pet friendly. 423-715-9892.

TAKING APPLICATIONS for a 1 bedroom apartment. Near Lee University. No pets/ No smoking. \$500 monthly, \$250 deposit. Water furnished. 1-423-728-5413.

50. Mobile Homes For Rent

COLLEGETOWN MOBILE ESTATES: Two bedrooms nice and clean. 472-6555.

MOVE IN special 2 and 3 bedrooms, \$100 weekly and up, \$300 deposit and up. No pets, 423-473-3684.

52. Sleeping Rooms

\$129 PLUS tax weekly special, 1 person with ad, HBO/ ESPN. 423-728-4551.

BREEZEWAYEXTENDEDSTAY.COM WEEKLY rate paid in advance, averages \$46.43 nightly plus tax. 423-584-6505.

53. Houses For Rent



PUBLISHER'S NOTICE: All real estate advertised in this newspaper is subject to the Federal Fair Housing Act of 1968 and the Tennessee Human Rights Act which makes it illegal to advertise "any preference, limitation or discrimination based on race, color, religion, sex, or national origin, handicap/ disability or an intention to make any such preference, limitation or discrimination." This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. Equal Housing Opportunity, M/F.

2913 FRANKLIN Avenue: 2 Bedroom, 1 bath, \$560 monthly, \$560 deposit.

3001 Michigan Avenue Road: 3 Bedroom, 2 bath, \$850 monthly, \$850 deposit.

Burriss Properties 423-478-3050

53. Houses For Rent

\$1,050: 3- 4 Bedroom, 2.5 bath, 1,768 square feet, split foyer with fireplace and 1 car garage with opener, large yard. 423-472-4000 or www.jonesproperties.biz

3 BEDROOMS, 2 bath ranch, den, living room, in country, Pinhook community off Bowater Road. \$750 monthly plus deposit.

2 Bedroom, Cabin in Ocoee, off Highway 64, \$750 monthly plus deposit. 1-706-266-7844.

4 BEDROOM, 2 bath, bonus room, 2 car garage, NE, \$1,250 monthly. 423-829-0447.

ATTRACTIVE, PRIVATE 2 bedroom house, front deck, back deck, 1 car garage, washer/ dryer hookup, \$650 monthly plus deposit. References required. No Smoking. No pets. 423-472-6641 or 423-650-3335.

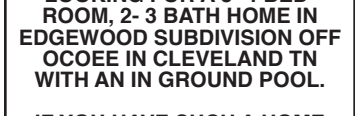
CLEAN 2 bedroom, 1 bath home, washer/ dryer hookup, \$525 monthly, \$300 deposit. No pets. 3385 Michigan Avenue. No pets. No smoking. Call 423-313-3218

NICE HOUSE north of town 3 bedroom, 2 bath, large bonus room, formal dining room, double garage \$1,650 monthly. 423-667-4967.

56. Houses For Sale

ATTENTION FOR SALE BY OWNERS I HAVE A BUYER THAT IS LOOKING FOR A 3- 4 BEDROOM, 2- 3 BATH HOME IN EDGEWOOD SUBDIVISION OFF OCOEE IN CLEVELAND TN WITH AN IN GROUND POOL.

IF YOU HAVE SUCH A HOME CALL OR EMAIL ME FOR A ONE TIME 5% LISTING HERB LACY AFFILIATE BROKER CENTURY 21 1ST CHOICE REALTORS HHLK3@YAHOO.COM CELL: 423-593-1508 OFFICE: 423-478-2332



HOME FOR SALE city limits of Cleveland nice 3 bedroom 2 1/2 baths, office, new metal roof, 2 car garage, double lots contact Cynthia at 678-677-6509.

WE BUY houses for cash 423-829-0447.

59. Mobile Homes For Sale

5 BEDROOM home \$69,900 delivered set with heat pump! 423-536-9009!

68. Sport Utility Vehicles

1999 JEEP Wrangler, Many upgrades, well maintained, 200,000 miles, very good condition! Cooper tires. \$8,500. 1-210-316-8332.

0. WEBSITE DIRECTORY

CLEVELAND DAILY Banner (423)472-5041 www.clevelandbanner.com classifieds@clevelandbanner.com

1. Classified Ad Policy

ERRORS NOT the fault of the advertiser which clearly reduce the value of the advertisement should be corrected the first day. Then, one corrected insertion will be made without charge, if the advertiser calls before 3pm the afternoon the error appears. The CLEVELAND DAILY BANNER assumes no responsibility for errors after the first corrected insertion. The Publisher reserves the right to revise or reject, at his option, any advertisement he deems objectionable either in subject or phraseology or which he may deem detrimental to his business. Deadline for classified ads: Tuesday through Friday is 2pm for business ads and 3pm for personal ads the day before ad is to run. Sunday deadline is 11am Friday for business ads and 12 noon Friday for personal ads. Monday deadline is Friday 4pm. All corrections must be made by deadline day before ad runs. Visa/Mastercard/Discover/American Express are accepted. Cleveland Daily Banner..... 472-5041

2. Special Notices

BIBLE BELIEVING Minister available to come to your church. 423-310-5954.

CLASSIFIED ADVERTISEMENTS at Your Convenience!

24 Hours A Day! Email your AD to us! classifieds@clevelandbanner.com

or fax to 423-476-1046

Include the following information: Name with address & phone number Person to contact if a business Requested start date & classification We will contact you for prepayment. We accept Visa, Mastercard, Discover, and American Express If you are a billing customer, please confirm your current billing address.

Deadline for ads: 2pm Monday for Tuesday ad 2pm Tuesday for Wednesday ad 2pm Wednesday for Thursday ad 2pm Thursday for Friday ad 11am Friday for Sunday ad 4pm Friday for Monday ad

For Personal Assistance CALL 423-472-5041 CLEVELAND DAILY BANNER Classified Department

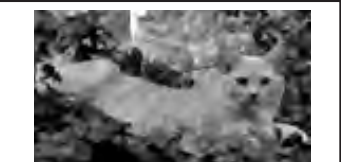
SPECIAL BONUS All Ads Are Published On Our Website At No Additional Cost!

2. Special Notices

SCHOLARSHIPS GUARANTEED or your money back! Beware of scholarship "guarantees." Before you pay for a search service, get the refund policy in writing. Call the Federal Trade Commission at 1-877-FTC-HELP to learn how to avoid scholarship scams. A message from Cleveland Daily Banner and the FTC. Or visit our Web site at www.ftc.gov

5. Lost And Found

LOST YOUR pet? Check daily at the Cleveland Animal Shelter, 360 Hill Street.



MISSING: MALE, neutered, LIGHT tan cat with white chest and foot. Missing from Mouse Creek Road area. Please call 423-284-6403 if found. REWARD OFFERED!

7. Personals

AL-ANON OFFERS help for families of alcoholics. For meeting information call 423-284-1612.

DOMESTIC VIOLENCE support group for abuse victims. Meets Mondays. Call 479-9339, extension 15 or 25 for location.

IF YOU want to drink that's your business...If you want to quit, call Alcoholics Anonymous. Call 499-6003.

9. Pets And Supplies

2 YEAR old female Doberman, spayed, well tempered, some training, tail cropped, ears not, papers, \$200. 423-333-1910.

UKC REGISTERED American Pit-bull Terriers (BLUE) FOR SALE only serious inquires please !! Contact: 251-586-1738.

14. Want To Buy

I BUY junk cars, trucks, motorcycles from \$150 up to \$500 I will pick up. Call Donny at 423-404-1488.

IF YOU are searching for a product or service AND do not want to use loads of time searching everywhere, WHY NOT Advertise your need under the heading: 014 WANT TO BUY in THE CLEVELAND DAILY BANNER!!

16. Antiques For Sale

VERY OLD dark red primitive hutch/ cabinet. Handmade with wood from an old barn. Unusual piece. 4' 8" wide, 5' 6" tall. \$800. 423-284-6442.

VERY OLD Railroad Baggage Cart from old Cleveland Depot, immaculate condition, makes 1 of a kind coffee table, original cost \$450, sell for \$175. 423-284-6442.

18. Articles For Sale

3 X 7 foot wood picnic table, carved hearts, \$175. Large solid wood coffee table \$60. 423-333-1910.

ATTENTION: ALL FEDERAL EMPLOYEES, RETIREES, & SPOUSES

THIS IS THE MOST COMPREHENSIVE FEDERAL BENEFIT HEARING AID PLAN WE HAVE HAD AVAILABLE. "NEVER AGAIN" PAY OUT OF POCKET FOR HEARING AIDS, REPAIRS OR SERVICE!

WHAT YOU RECEIVE:

2 INVISIBLE, COMPLETELY AUTOMATIC HEARING AIDS - changes automatically when background noise is detected.

FREE 3 YEAR WARRANTY - no repair charges - ever!

FREE SERVICE PLAN - no charges for service of any kind!

OUR ALL-INCLUSIVE SERVICE PLAN INCLUDES:

- Free hearing tests
- Free programming
- Free service and repairs of any kind
- Free prescription adjustments
- Free Sonic cleaning of mic's and speakers
- Free behind the ear tube replacements



ACTUAL PHOTO
THIS IS ALL YOU SEE!

FOR THIS PROMOTION ONLY

WE WILL UPGRADE FROM OUR MANUAL CIRCUIT (PUSH A BUTTON TO CHANGE VOLUME AND PROGRAMS) TO OUR COMPLETELY AUTOMATIC CIRCUIT.

State-of-the-art Hearing Aid Technology With No Money Out of Pocket!

We Accept Your Benefits As Paid In Full

What does completely automatic really mean?

- No buttons to push for volume and noise reduction programs. It changes automatically, as you go from one environment to another.
- Twin Core Processor hearing air circuit has two computer processors that work together to make one of the most advanced hearing systems in the world.

Our Offer To The General Public

2 INVISIBLE, COMPLETELY AUTOMATIC HEARING AIDS
it changes automatically when background noise is detected.

Full 3 year warranty

FREE LIFETIME SERVICE

- Free hearing tests
- Free programming
- Free service and repairs of any kind
- Free prescription adjustments
- Free Sonic cleaning of mic's and speakers
- Free behind the ear tube replacements



PHONAK Q30 ANY SIZE
Total costs \$2500
A real 50% savings
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February 26, 2016**

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