clear of rights of homestead, redemption and dower to the extent disclaimed or inapplicable, and the rights of Mary Jean Bendyna, and those claiming through him/her/it/them.
Any right of equity of redemption, statutory and otherwise, and homestead are waived in accord with the terms of 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. If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified/bank check made payable to or endorsed to Shapiro & Ingle, LLP. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.
This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid towards the purchase price and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy. The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title.
This office may be a debt collector. This may be an attempt to collect a debt and any information obtained may be used for that purpose.
Shapiro & Ingle, LLP
Substitute Trustee
10130 Perimeter Parkway, Suite 400
Charlotte, NC 28216
Phone: (704) 333-8107
Fax: (704) 333-8156
www.auction.com
File No. 17-110134

22868 F3t2-9

TRUSTEE'S NOTICE OF SALE

WHEREAS, JAMES P. JOHNSON. executed a certain trust conveyance to L.
Thomas Austin, Trustee, on the 22nd day of June, 2015 to secure the payment of certain note of like date, said trust conveyance being of record in Record Book 80, page 525, et seq., in the Register's Office of Van Buren County, Tennessee, to which reference is made for full contents thereof; and

WHEREAS, said trust conveyances (deeds of trust) provide for the sale of the property hereinafter described in the event of default in payment of the indebtedness secured; and

WHEREAS, default has been made in the payment of the indebtedness secured by said trust conveyances.

NOW THEREFORE, by virtue of the authority vested in me as Trustee, I will on Thursday the 8th day of March, 2018 at 10:00 o'clock a.m. (C.S.T.), at the front door of the Courthouse in Van Buren County, Tennessee, offer for sale and sell to the highest and best bidder for cash, and in bar of the equity of redemption, the following described tract of land:
MAP/PARCEL: 060-100.00
PRIOR AND LAST REFERENCE: Book 80, page 522, Register's Office of Van Buren County, Tennessee.
SUBJECT to any governmental zoning and subdivision ordinances or regulations in effect thereon.
SUBJECT to any and all existing easements.
OTHER INTERESTED PARTIES: NONE
Property address: 3467 Baker Mountain Rd, Spencer TN 38585
The right is reserved to adjourn the day of the sale to another day and time certain, without further publication and in accordance with law, upon announcement of said adjournment on the day and time and place of sale set forth above. The sale held pursuant to this Notice may be cancelled at the Trustee's option at any time
If the highest bidder cannot pay the bid within the time period established by the Citizens Tri-County Bank following the sale, then Trustee will accept the next highest bidder, at their highest bid, which will then be deemed the successful bidder.
This sale is an attempt to collect a debt and any information obtained will be used for that purpose.
Said sale is subject to any and all unpaid taxes, and any other claims, liens, leases, easements, setback lines, restrictions or encumbrances contained in any instrument in the chain of title thereto which would be superior to the Deed of Trust set forth herein.
This 5th day of February, 2018.
L. THOMAS AUSTIN, TRUSTEE

25035 F3t2-23

Local Government

DECLARACIÓN DE DISCRIMINACIÓN
SPANISH TRANSLATION

"Ben Lomand Rural Telephone Cooperative, Inc." es un proveedor y empleador que ofrece igualdad de opportuniclades. De acuerdo con la ley federal de derechos civiles y las reglamentaciones y políticas de derechos civiles del Departamento de Agricultura de Estados Unidos (U.S. Department of Agriculture, USDA), se prohíbe al USDA, sus agencias, oficinas y empleados, e instituciones que participan o administran los programas del USDA, discriminar por motivos de raza, color, origen nacional, religión, género, identidad de género (incluidas las expresiones de género), orientación sexual, discapacidad, edad, estado civil, estado familiar/parental, ingresos derivados de un programa de asistencia pública, creencias políticas, o reprimendas o represalias por actividades previas sobre derechos civiles, en cualquier programa o actividad llevados a cabo o financiados por el USDA (no todas las bases se aplican a todos los programas). Las fechas límite para la presentación de remedios y denuncias varían según el programa o el incidente.

Las personas con discapacidades que requieran medios alternativos de comunicación para obtener información sobre el programa (por ej., Braille, letra grande, cinta de audio, lenguaje americano de señas, etc.) deberán comunicarse con la Agencia responsable o con el Centro TARGET del USDA al (202) 720-2600 (voz y TTY) o comunicarse con el USDA a través del Servicio Federal de Transmisiones al (800) 877-8339. Asi mismo, se puede disponer de información del programa en otros idiomas además de inglés.

Para presentar una denuncia por discriminación en el programa, complete el Formulario de denuncias por discriminación en el programa del USDA, AD-3027, que se encuentra en línea en http://www.ascr.usda.
gov/complaint_filing_cust.html, o en cualquier oficina del USDA, o escriba una carta dirigida al USDA e incluya en la carta toda la información solicitada en el formulario. Para solicitar una copia del formulario de denuncias, llame al (866) 632-9992. Envíe su formulario completado o su carta al USDA por los siguientes medios:
(1) Correo: U.S. Department of Agriculture,
Office of the Assistant Secretary for Civil Rights,
1400 Independence Avenue, SW
Washington, D.C. 20250-9410;
(2) Fax: (202) 690-7442; o
(3) Correo electrónico: program.intake@usda.gov.

El Departamento de Agricultura de Estados Unidos (USDA) es un proveedor, empleador y prestador que ofrece igualdad de oportunidades.
Ben Lomand Rural Telephone Cooperative, Inc.
311 N Chancery Street, P.O. Box 670
McMinnville, TN 37110
Telephone No. 931-668-4131
GM/CEO , Lisa Cope

25040 F1t2-9

REQUEST FOR PROPOSAL

Sealed proposals, subject to the conditions contained herein, will be accepted by the Warren County Financial Management Committee at the Warren County Administrative Building, Office of the Finance Department, 201 Locust Street, Suite 2, McMinnville, Tennessee, 37110, up to but no later than 3:00 P.M. Central Time on Thursday, February 22, 2018 and then publicly opened and read for a Telephone System for the Warren County Health Department.

For bid specifications or more information regarding bids, please contact Warren County Health Department Director Andrea Fox at (931) 473-8468. Questions may be submitted in writing/email to Andrea.fox@tn.gov by Thursday, February 15, 2018, which will be the final submission date for questions. Bid documents and specifications may also be downloaded by visiting the website at www.warrencountytn.gov and clicking on the "Bid Opportunities" link on the left side of the page.
Bids will be awarded accordingly as prescribed by law, which states "lowest and best." A Supreme Court ruling states that the discerning of best lies solely on those requesting the bid and not the bidder. No bidder may withdraw his bid for a period of Sixty (60) Days after date set for opening of the bids.
The right is reserved as the interest of Warren County, Tennessee may require to accept or reject any or all bids received, to accept or reject any item thereon, to waive any informalities in bidding, and/or to abandon or postpone this project without any obligation to bidders. In case of tie bids, Warren County, Tennessee reserves the right to negotiate with bidders.
WARREN COUNTY FINANCIAL MANAGEMENT COMMITTEE
Linda G. Hillis, Finance Director
Herschel Wells, Sr., County Executive

PUBLIC NOTICE
TITLE VI OF THE 1964 CIVIL RIGHTS ACT

"No person in the United States shall, on the ground of race, color or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance."
Bids must be received by February 22, 2018 at 3:00 P.M. Central Time to be considered.
Please return sealed bids to: Warren County Financial Management Committee
Office of the Finance Department
Warren County Administrative Office Building
201 Locust Street, Suite 2
McMinnville, Tennessee 37110
Pursuant to T.C.A. § 50-9-114, Warren County, Tennessee has adopted a Drug & Alcohol Testing Program and is required to include this information in our bid specifications. Warren County, Tennessee requires Alcohol and Controlled Substances testing for Safety-Sensitive Positions as required by the Federal Omnibus Transportation Employee Act of 1991 and related United States Department of Transportation rules and regulations set forth in 49 CFR Federal Regulations Parts 40 and 382. BIDDERS MUST SUBMIT AN AFFIDAVIT THAT THE BIDDER OPERATES A DRUG AND ALCOHOL TESTING PROGRAM WITH REQUIREMENTS AT LEAST AS STRINGENT AS THAT OF THE PROGRAM OPERATED BY WARREN COUNTY, TENNESSEE.

25033 WF2t2-9

STATEMENT OF NON-DISCRIMINATION

"Ben Lomand Rural Telephone Cooperative, Inc." is an equal opportunity provider and employer. In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.
Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.
To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.
gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to

Physical Therapy

Darin Payne
PT, DPT, FAAOMPT, Cert. DN, Cert. SMT, Dip. Osteopractic

Physical therapy (PT) can help those suffering with temporomandibular joint (TMJ) disorders, as well as associated pain in the face, head, or neck.

The temporomandibular joint (TMJ) is a complex structure located in front of each ear where your jaw articulates with your skull. It is responsible for allowing smooth mouth opening and closing during talking and eating.

Physical Therapy Treatment for TMJ

Physical Therapy is an effective management option for TMJ associated pain. Treatment includes an in-depth evaluation of the structures of the TMJ, upper neck, face, and head. Environmental factors such as work, home situations, sleeping arrangements, and stress levels will be taken into account. The physical therapist will work closely with your dental professional to determine the most appropriate plan of care that may include manual mobilization of the TMJ and neck, dry needling, therapeutic exercise, splinting, and education.

S★T★A★R
PHYSICAL THERAPY
MCMINNVILLE - SPARTA HWY
3087 Sparta Highway, McMinnville, TN 37110
931-668-1595 | www.STARpt.com

24859

Attorney

Benjamin R. Newman

Q: "If I am injured at work, who is resonsible for my medical treatment?"

A: In Tennessee, most employers are required to carry Workers' Compensation insurance and are responsible for providing benefits to an employee injured in the course and scope of their employment regardless of fault. If you feel that you are injured on the job the first thing to do is seek medical attention. Next you must inform your employer of the injury within 30 days of the work related injury. It is better to inform your employer as soon as you sustain an injury. If the employer is not informed within 30 days then you may lose your benefits. Make sure your employer fills out a First Report of Injury and submits it to the Department of Labor. Benefits you may be entitled to are all reasonable and necessary medical treatment associated with your work injury, a portion of lost wages, mileage, and compensation for your vocational disability as a result of the work related injury. If you feel that you have been injured on the job you should seek the advice of an attorney prior to giving any recorded statement to the insurance company and prior to accepting any type of settlement offer. If you have an attorney working for you early, you may be able to avoid some of the pitfalls Workers' Compensation claims lead to.

Galligan & Newman has been handling Workers' Compensation cases for decades and is ready and willing to fight for your rights. Call to set up a free consultation 931-473-8405.

LAW OFFICES OF
GALLIGAN & NEWMAN
309 WEST MAIN ST.
931-473-8405

2598

Rehab / Healthcare

Cindy Tilton
RN, Director of Nursing

Q: What is Seasonal Depression?

A: Often called "the winter blues" or "cabin fever", seasonal depression is often called seasonal affective disorder (SAD). It occurs each year at the same time, usually in the fall or winter and ends in spring or early summer. Symptoms may include: fatigue, weight gain, increased appetite, increased desire to be alone, decreased levels of energy, and increased need for sleep.
The exact cause of SAD is not known, but decreased sunlight seems to be a big factor, affecting our biological clock that regulates mood, sleep, and hormones. Another theory is that the brain chemicals that transmit information between nerves, called neurotransmitters such as serotonin, may be altered in people with seasonal affective disorder.
The treatment for SAD can be as simple as increasing the amount of sunlight you are exposed to. Keep your curtains and blinds open during the day. Get outside and soak up the sun's rays when you can. Eat a well balanced diet. Exercise for 30 minutes a day, three times a week. Stay involved in your social activities. Discuss any feelings of sadness or depression with your personal physician.

NHC
REHAB & HEALTHCARE
MCMINNVILLE
928 Old Smithville Hwy. • 473-8431

5113

Realtor

Lynne Cole
931-607-5156

Q: Why can't we find the house for us? We have been looking for almost 3 months with no luck.

A: This is a question that I really had to think about before answering. The first piece of the puzzle addresses the perfect house...we all have high expectations when we start our "perfect home" search, but tend to get discouraged when we can't find exactly what we're looking for. Realistically, 99% of homes purchased don't check off every item on a buyer's wish list, but the property comes close enough to satisfy the search. Maybe you need to re-evaluate your expectations if you are locked into a certain price range.
Puzzle piece #2 involves the length of the search. As inventory shrinks, your search is only going to get tougher. Buyers from time to time will say they let a good house get away because they kept thinking something better might come along or they had cold feet about making a commitment. Time is NOT on your side in this market.
And finally...puzzle piece #3: you've had no luck. LUCK has very little to do with you finding the house for you. It has more to do with who you use for a Realtor. Certainly, choose someone who has knowledge of the market, current conditions,and will put your needs/wishes above his or her own. You can find that kind of agent at KIRBY REAL ESTATE, Warren County's No. 1 Firm. **HAPPY VALENTINE'S DAY.**

KIRBY REAL ESTATE CO.
823 North Chancery St.
473-3181

25046

Forestry

Ben Myers
Consulting Forester

Q: I'd like to purchase a piece of property as an investment, but the asking price seems much higher than comparable tracts of land. The timber on the property must be worth a lot money, right?

A: The timber could be worth a good deal of money, or the asking price could be inflated simply because there are trees present. If a real estate expert advises that the higher price is due largely to timber value, and you are earnestly considering moving forward with the purchase, a timber inventory and appraisal by a professional forester is the best way to determine if you would be paying too much for the property. Because various sizes and species of trees have markedly different values, and timber markets can change frequently, an experienced forester is most qualified to give you an accurate estimate of the current value of the trees. Additionally, a forester can advise you on threats to the trees that might affect value, such as forest pest epidemics and government regulations on harvest operations. At Panther Creek Forestry, our team of trained, professional foresters have a combined 50+ years of experience appraising and marketing standing timber, drafting plans for long-term forest management (Greenbelt, etc.), and performing wildlife habitat and forest stand improvement work. For a timber appraisal, on-site consultation or more information regarding forestry services, please contact the Panther Creek Forestry office.

PANTHERCREEK Forestry LLC.
311 West Colville St.
McMinnville, TN 37110
931-474-6203

21443

If you would like to be an Expert call our Advertising Department at 931-473-2191

Do you have a Question for one of the Experts?

Submit your question to our office, and we'll get your answer!
SOUTHERN STANDARD
P.O. Box 150, 105 College St., McMinnville, TN 37111
or email to: patrick@southernstandard.com

Ask The Experts will publish every second Friday of each month
Deadline to submit your questions is the first Friday of each month.