

TO A STAKE AT THE LINE OF

COLVILLE: THENCE SOUTH

7° EAST 127 FEET TO AN

IRON STAKE; THENCE NORTH

89.5° WEST 140 FEET TO

AN IRON STAKE IN MASON

STREET, SAME BEING A NEW

STREET, THENCE NORTH 24°

WEST WITH MASON STREET

139 FEET TO THE PLACE

WHICH IS LOCATED THE

RESIDENCE OCCUPIED BY

ALSO KNOWN AS: 111

Highland Drive, McMinnville,

This sale is subject to all

matters shown on any

applicable recorded plat; any

unpaid taxes; any restrictive

covenants, easements, or

setback lines that may be

applicable; any statutory

rights of redemption of any

governmental agency, state

or federal: any prior liens or

encumbrances as well as any

priority created by a fixture

filing; and to any matter

that an accurate survey of

the premises might disclose.

In addition, the following

parties may claim an interest

in the above-referenced

ESTATE OF RUSSELL MCGEE

HEIRS OF RUSSELL MCGEE

The sale held pursuant to

this Notice may be rescinded

at the Successor Trustee's

option at any time. The right

of record. W&A No. 330794

DATED June 20, 2018

property:

RUSSELL MCGEE

KATHIE MCGEE

THE GRANTORS.

TN 37110

OF

BEGINNING, UPON

Southern Standard

McMinnville, Tennessee

Public Notices

Debtors Creditors

Debra Jan Wilcher Plaintiff, A Resident of Warren Co., Tennessee

Shanatha Renee Brannam Defendant, a non-resident

In the Juvenile court for Warren County, Tennessee:

It duly appearing to the court for the plaintiff's complaint which is sworn to that the defendant, Shanatha Renee Brannam Wilcher, is a non-resident of the state of Tennessee and her whereabouts are unknown so that the ordinary process of law cannot be served upon her. It is, therefore, ordered that publication be made for four (4) consecutive weeks in the Southern Standard, a newspaper published in McMinnville Tennessee.

Warren County, requiring the said defendant, Shanatha Renee Brannam Wilcher, to serve upon Amy Bloom Pollina, attorney for the plaintiff, whose address is 117 N. Maple St., Murfreesboro, TN 37130. an answer to the complaint served upon the defendant by this publication within thirty (30) days after the date of the last publication of this notice. If she fails to do so, a judgment by default may be taken against her for the relief demanded in the complaint.

This the 2nd day of July, 2018. Bernadette Morris, Clerk

IN THE CHANCERY COURT FOR WARREN COUNTY, TENNESSEE NOTICE TO **CREDITORS**

Estate of John David Greene Case No. 3589-P

Notice is hereby given that on the 27th day of June 2018 letters testamentary in respect to the estate of

died May 4, 2018, was issued to the undersigned by the Chancery Court of Warren County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against the above estate are required to file the same with the Clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

(2) Twelve (12) months from the decedent's date of death. This the 27th day of June, 2018. Signed Victoria, Jane Greene

Matheny Estate of John David Greene Mvra D. Mara

Clerk and Master Warren County Chancery McMinnville, TN 37110 Attv:

Robert W. Newman 26608 F2t7-20

IN THE CHANCERY COURT FOR WARREN COUNTY, TENNESSEE NOTICE TO **CREDITORS**

Estate of Joyce L. Bridgman Case No. 3592-P Notice is hereby given

that on the 2nd day of July 2018 letters testamentary in respect to the estate of Joyce L. Bridgman who died March 1, 2018, was issued to the undersigned by the Chancery Court of Warren County, Tennessee. All persons, resident and

John David Greene who non-resident, having claims, matured or unmatured, against the above estate are required to file the same with the Clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

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

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

(2) Twelve (12) months from the decedent's date of death. This the 2nd day of July, 2018. Signed Perry Joe Bridgman

Executor Estate of Joyce L. Bridgman Myra D. Mara Clerk and Master

Warren County Chancery Court McMinnville, TN 37110 Atty:

Robert W. Newman 26609 F2t7-20

To **Advertise** Call 473-2191

> Ask For Jack or Leslie

Strange Lady in Town ('55, NH) **

Gran Torino (109, R) *** Girt Eastwood

Succession (TVMA)

(.05) Baby Driver (17, R) ★★★ lasel Egypt. Our Cartoon President

Sharp Objects (TVMA)

Percy Jackson & Olympians (10) Logor Lerman Clash of the Titans (10, PG-T3) ★★% (50) C.B. Strike (TML) Entrapment

90 Day (N) Daughtered 90 Day Fiancé: Happily Ever After? (TV)4)

In the Chancery Court for Warren County, Tennessee **Notice to Creditors** Estate of Edna Elizabeth

Powell Griswold Case No. 3593 - P

Notice is hereby given that on the 6th day of July 2018 letters of testamentary in respect to the estate of Edna Elizabeth Powell Griswold who died June 1, 2018 was issued to the undersigned by the Chancery Court of Warren County, Tennessee. All persons, resident and non-resident, having claims, matured or unmeasured, against the estate are required to file the same with the Clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

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

(B) (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date this is four (4) months from the date of first publication as described in (1)(2); or (2) Twelve (12) months

from the decedent's date of This 6th day of July, 2018. Willard Franklin Powell, Jr.,

Executor Estate of Edna Elizabeth Powell Griswold Mvra D. Mara Clerk and Master

Warren County Chancery McMinnville, TN 37110 26620 F2t7-20

Family Children Youth

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

Bayview Loan Servicing, LLC Petitioner, Case

Unknown Heirs of Charles D. Morgan; Angela Morgan; Cory Lance; Garrett Lance; Kelly Willis: Internal Revenue Service: and Union Planters Bank, NA Respondent.

NON-RESIDENT

NOTICE It duly appearing to the court for the Plaintiff's Petition for service of process, which is sworn to that the Respondent(s), Unknown Heirs of Charles D. Morgan; Angela Morgan; Cory Lance; Garrett Lance; Kelly Willis; Internal Revenue Service: and Union Planters Bank, NA is a non-resident of the state of Tennessee and his whereabouts are unknown so that the ordinary process of law cannot be served upon him. It is therefore Ordered that the publication be made for four (4) consecutive weeks in the Southern Standard, a newspaper published in Tennessee. McMinnville, Warren County, requiring said Respondent(s) Unknown Heirs of Charles D. Morgan: Angela Morgan: Cory Lance; Garrett Lance; Kelly Willis; Internal Revenue Service; and Union Planters Bank, NA, to serve upon Maria Yoder, Attorney for Petitioners, whose address is 400 W. Capital Ave, Ste. 1400, Little Rock, AR 72201, an Answer to the Petition served upon the heirs at law by this publication within thirty (30) days after the date of the last publication of this notice. If he fails to do so, a Judgment by Default may be taken against the unknown for the relief demanded in the petition.

Mara 26545 F4t7-20

June, 2018.

ENTER this the 21st day of

Myra D.

Foreclosures NOTICE OF TRUSTEE'S

SALE WHEREAS. default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated September 25, 2017, and the Deed of Trust of even date securing the same, recorded October 9. 2017, in Book No. 420, at Page 334, in Office of the Register of Deeds for Warren County Tennessee, executed by Russell McGee and Kathie McGee, conveying certain property therein described to Joseph B. Pitt, ESO. as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for LoanDepot.com, LLC, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having

been appointed Successor

Trustee by loanDepot.com, NOW, THEREFORE, notice is hereby given that the entire indebtedness has declared due and payable; and that an agent of Wilson & Associates. P.L.L.C., as Successor Trustee, by virtue of the power duty, and authority vested in and imposed upon Successor Trustee, said loanDepot.com, LLC, will, on July 24, 2018 on or about 9:00 AM, at the Warren County Courthouse, McMinnville, $offer for sale\,certain\,property$ hereinafter described to the highest bidder FOR certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Warren County, Tennessee, and being more particularly described as

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF WARREN, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS: BEGINNING ON AN IRON STAKE IN THE EDGE OF A PROPOSED STREET KNOWN AS MASON STEET, THE SOUTHWEST CORNER OF A LOT CONVEYED BY FRANK **HENEGAR** MII DRFD HENEGAR TO

ROBERT A. FLKINS AND WIFE: PL.L.C. Successor Trustee THENCE SOUTH 89.5° EAST W&A No. 330794 182 FEET WITH ELKINS' LINE

26448 F3t7-13

Public Sales Auctions

NOTICE TO BIDDERS

ealed bids, 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 10:00 am Central Time on Thursday, July 26, 2018, and then publicly opened and read for a book audit, for the Warren

For bid specifications or more information regarding Dunlap Mary Jennifer Compliance Manager, at 931-668-4022 ext. 290. Copies of this bid are on file and may be obtained at the Warren County School's Administrative Offices or by accessing the website at www.warrenschools.com or www.warrencountytn gov and clicking the link for current bids.

Employees of the selected contractor must have a sexual predator background check performed prior to entering any Warren County school grounds as per Tennessee Code Annotated Section 49-5-413.

is reserved to adjourn the day of the sale to another The Warren County Financial day, time, and place certain Management Committee without further publication, reserves the right to accept upon announcement at or reject any or all bids, to the time and place for accept or reject any item the sale set forth above. thereon, to waive any In the event of inclement irregularities in the bid or weather, the trustee hereby bidding and/or to abandon announces that the sale or postpone this project will be postponed for a without any obligation to period of two weeks. In such bidders. The Warren County situations, notices will be Management Committee will act as sole mailed to interested parties iudge of the merit and qualifications of vendors and WILSON & ASSOCIATES, materials offered and accept whatever bid deemed to be in the best interest of Warren County. No bidder

FRIDAY EVENING

TEM

TLC

VH1

Battle of the Sexes (17, PG-13) Emmi Stone

JULY 13, 2018 10:30 11:00 11:30 8:00 8:30 10:00 9:00 9:30 What Would You Do? (:01) 20/20 Jimmy Kimmel Live Ouantico (TV14) (N) Whistleblower (V) Hawaii Five-0 (TV14) Blue Bloods: "Legaty" (35) Late Show (TVI4) Corden CBS Local NBC Dateline NBC Late Night American Ninja Warrior: "Minneapolis" (TVF9) Tonight Show (TV14) FOX The Resident (TV14) The Orville: "Krill" Local Programs Local Programs CSI: Crime (TVI4) M A&E Tive PO: Rewind (N) | Tive PO "Tive PO - 17 TR 18" (1916) (N) Live PD: "07.13.18" (.05) Unforgiven (*92, Π) $\star\star\star$ 5 Cirt Exterood. AMC The Shawshank Redemption ('94, A) ★★★★ Tim Robbus. Treehouse Treehouse Insane Pools (TVRG) ANIMAL Insane Pools (TVPO) Insane Pools (II) Treehouse Treehouse (5:30) BET Awards 2018 (TV)41 (103) 2018 BETX Game Genius Talks (TIPG) BET BRAVO Talladega Nights: Ballad of Ricky Bobby (106) Nights: The Ballad of Ricky Bobby (105) Will harred. My Boss's Dragon Cleve. Show Cleve. Show Dad CARTOON

Talladega Hights: The Ballad of Ricky Bodby 1909 Rick/Morty Venture

Bad Burgers Family Gay Family Guy Rick/Morty Venture

Grumpier Old Men (196, PG-13) *** *** Jack Limmon.

PNN Tonisht (6) The History of Comedy Grumpy Old Men (193, PG-13) ** Jack Lamon. The History of Comedy Anderson Cooper 360° Cuomo Prime Time (II) CNN Tonight (V) The Comedy Central Roast of Rob Lowe COMEDY The Office (:40) Horrible Bosses ('11, R) Jasen Bateman, Charle Day. DISCOVERY BattleBots (TYPE) (N) Cooper's Treasure (N) Street Outlaws (TYPE) Cooper's Treasure Street Outlaws (TV14) Stuck Mid. Big City Bizaard Raven DuckTales Big City Botched: "Or. Nassa" Botched: "Beach Ball" Botched (TV14) Very Cavallari (TV14) (6:00) Golden Boy ((in)) 2018 World Series of Poker: "Final Table" (line) **SportsCenter** ESPN2 CFL Football: Toronto Argonauts at Edmonton Eskimos (Live) College Baseball Diners Diners (II) Diners Diners Diners FREEFORM 10 Things (:50) Monster-In-Law (105, PG-13) ** Jamifer Lapez. The 700 Club (TV ti) Nacho Libre ('06) ** Jurassig World (*15, PG-13) ** Ohis Pratt, Bryce Dalas Howard Pose (TVM) A Million Ways (14) ** My Lottery My Lottery My Aloha My Lottery Hunters Hunters Hunters HETV Hunters My Aloha My Lottery HISTORY LIFETIME MTY Double Dare Double Dare Happy Feet (16, 199) *** Carlos Alorsoni Elijah Wood. Friday 13th, P. II (191) ** Bellator MMA Live: "Belator MMA" (Uve) F d. Friends Friends Friends Friday the 13th Part IV: The Final Chapter (184) * PARMT Heary Potter and the Sorcerer's Stone (**OII : F6) *** ** Stone Affick.*

Batman v Superman: Dawn of Justice (** 10: F6) ** ** Stone Affick.*

ELEA

The Girl in White (** 32. AH) ** You Belong to Me (** 0). AH) Berters Stanyck.

90 Day Flancé: Happily Ever Affer? (**(**) (**)) 90 Day (**) Daughtered 90 De Harry Potter and the Chamber of Secrets (02) SYFY ELEAGUE: "Street Fighter Playoffs" (TV14) (N) TBS

Captain America: Civil War (16, PG (3) *** Ohris Evans THT Hercules (14, PG-13) *** Dwayne Johnson Chost Adventures The Dead Files (TVPG) The Dead Files (10) TRAVEL Kindred Spirits (TVPG) The Dead Files (TVPG) Loves Ray, Loves Ray, Loves Ray, Loves Ray, Men TV LAND Queens Queens Queens Harry Potter and the Soveener's Stone ('01. PG) ***'s Denid Redolffe. Harry Potter and the Chamber of Secrets (02) VH1 Coyote Ugly (10), PG-13) **1/2 Piper Perato, Advan Garcia. Footloose (S4. PG) ** News Bases, Lon Singer M*A*S*H M*A*S*H M*A*S*H Godzille (*14, PG-13) *** Arren Taylor Johnson WGN (.05) Dunkirk (17, PG-13) *** From Whitehoot. Sharp Objects (TIMA) VICE Success (65:0) King Arthur: Legand of the Sword (17) *** C.B. Strike (TIMA) (VI) C.B. Strike (TIMA) Succession (TVAL)

	SHOW	Love Means	Zero ("17)	Marshall ("	ershall ("17, PG-73) ** 35 Chadwick Bossesses				The Affair (TVA)		I'm Dying Up Here	
S	ATURI	DAYE	VENI	NG					JU	LY 14	, 2018	
i		7:00	7:30	8:00	8:30	9:00	9:30	10:00	10:30	11:00	11:30	
-	ABC	Home Video	es (TVPS)	Truth and L	Jes: The Fam	ily Manson		Local Prog	rams	Local Prop	grams	
JAS	CBS	Me, Myself	Mc, Myself	Living (V)	Living (N)	48 Hours (TV14)	Local Prog	rams	- Comment of the Comment	- Company	
BROADCAST	MBC	Will		! (108. PG-13) *** Maryl Streep, Pierce Brosson.			Local Saturday Night Live (TV14)		14)			
RO	FOX	(6:00) MLB	(6:00) MLB Baseball: "Re-		(Live)		Local Programs		Gordon: "Sherman's"		W. Cup Tonight	
B	101	SVU: "Spocked"		SVU: "Users" (TV14)		SVU: "Turnof" (TV14)		SVU: "Parverted"		SVU: "Anchor" (TV14)		
E	A&E AMC ANIMAI	Live PD: Re	wind (V)	Live PD: "Live PO - 07.14.18" (TVM) (N)					Live PD: "07.14.18"			
IBL	AMC			ess Bahert Duxall, Kewn Coutner:				(105) Open Range (103, R)		*** As Bebert Dovall.		
C/O	ANIMAL			(x01) Dodo Heroes (N)								
ij	BET				tness Protection (12) (57) Soul Plane (104						Browns	
R	BRAVO						The 40-Yea					
B	CARTOON						Dragon (N)					
17	CMT	Man	Man	Man	Man	Man	Man	Pure Coun	try (92, PG) +	+ ★ George	Strait	
NA AA	CNN	CNN Newsr	oom (N)	The 2000s	The 2000s: "The Platnum Age of Television"			American Jail (18)		ar age		
	COMEDY	Horrible Horrible Bosses 2 (14. R) *** Jason Batoman Easy A (10, PG-13) ***								Emmu Stone		
1			Street Outlaws: "Cutting Out Calloots" (TV14) (N						Street Outlaws (TVN4)		Street Outlaws (TV14)	
SAN CALME	DISNEY	BUNK'D	Raven	Raven		Stuck Mid.	BUNK'D		Andi Mack	DuckTales	Big City	
	El	(5:00) The H		The Help ("			ine, Viola Davis.			Very Cava		
	ESPN	(6:00) Top Rank Boxing 2018 World Series of Poke						SportsCenter		SportsCenter		
	ESPN2						NBA Summi					
	FOOD				V GI				VB			
	FREEFORM		The Waterboy (98) *** (20) Just Go With It									
	FX						lyn Sindley.					
ß	HETV						ters (W)		Mountain			
	HISTORY		Mountain Men: Fully Loaded (TVPG) (N)							Mountain		
1	LIFETIME		My Husband's Double Life (18) Amy Nuttall.				ered at 17 (18) Susan Walte	Susan Waters.		(:01) My Husband's (18)	
ß	MTV						11. H) *** J			Floribama		
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	PARMT						or Kickboxing			Unstoppal	de (10) ***	
	SYFY										4 PG) ***	
	TBS	Seinfeld			Bang			Frontal				
	TCM	The Odessa		*** Jan Vi	iet.	(:15) Return	n from the As	hes ('65, NR)		(15) Road	black (51) **	
	TLC	Dress: Atta	nta (N)	I Want THA	T Wedding	Four Wedd	ings (TVPE)	Dress: Atla	enta (TVPC)	J Want TH	AT Wedding	
	THT	Cantain Am	erisa: Civil W	lar (16. PG-13	1 **** Di	is Eras		American (Gangster (107	R) Describ Wa	shington.	
	TRAVEL	Ghost Adve			ntures (N)	Haunted To	owns (TV)4)	Ghost Adve	entures	Ghost Adv	entures	
	TV LAND	Loves Ray.	Loves Ray	"Italy 2"	Loves Ray.	Men	Men	Ouecus	Queens	Queens	Queens	
	USA	Harry Potts	er and the Or	der of the Pl	hoenix (107, Pi	G 13) ***	(41) Harry	Potter and t	he Prisoner o	Azkaban (1	4 PG ***	
	VH1	Harry Potter and the Order of the Phoenix (17, PG-13) ★★★ (41) Harry Potter and the Prisoner Think Like a Man (17, PG-13) ★★★ Midles Edy, Jury Ferrara. Tyler Perry's A Madee										
	Well		Man Man Man Man Man Man Const Tooling C									

Ask The Experts



Lynne Cole 931-607-5156 Q: Why can't we find the house for us? We have been looking for over 6 months with no luck.

Realtor

A: This is a question that I really had to think about befor answering. The first piece of the puzzle addresses the perfect house...we all have high expectations when we star 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

Puzzle piece #2 involves the length of the search. As inver tory shrinks, your search is only going to get toughe Buyers from time to time will say they let a good house go away because they kept thinking something better might come along or they had cold feet about making a commi ment. 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 th

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.

> A Warren County Best of the Best Real Estate Firm

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



Rehab / Healthcare

A: Why is it so important to stay hydrated? Water is crucial for your body to maintain good health. Every cell, tissue, and organ in your body needs water to work correctly. Your body uses water to maintain emperature, remove waste, and lubricate joints. You lose water each day when you go to the bathroom, sweat, and even when you breathe. You lose water even faster when the weather is really hot, when you are physically active, or if you have a fever. Vomiting and diarrhea can also lead to rapid water loss. You may need to increase the amount of water you are drinking if you have certain medical conditions, are pregnant or breastfeeding, will be outside in hot weather, exercising, or have been von iting or have diarrhea.

Symptoms that may indicate dehydration include: little or no urine, or urine that is darker in color; dry Santje M. Howell MA, CCC-SLP mouth; sleepiness/fatigue; extreme thirst; headache;

confusion; dizziness; no tears when crying. If you are oncerned that you are not drinking enough water, check your urine. If your urine is onsistently colorless or light yellow, you are most likely staying well hydrated. Dark yellow or amber-colored urine is a sign of dehydration

While you can obtain some hydration from foods and certain beverages, water is the best option for staying hydrated; it won't add extra calories from sugar to your diet. If you have trouble remembering to drink water, drink on a schedule. For example, drink rater when you wake up; at breakfast, lunch, and dinner; and when you go to bed. Or drink a small glass of water at the beginning of each hour.



928 Old Smithville Hwy. • 473-8431



Trevor Galligan

Attorney Q: Is your insurance coverage covering you

A: In the course of representing clients in vehicle accidents and personal injury claims an all too common problem is a lack of sufficient insurance coverage to compensate the injured persons. Tennessee law requires all drivers to carry minimum car insurance liability limits of \$25,000 per person and a total of \$50,000 per incident. Although the minimum limits may sound like plenty, they are very often not enough to cover an injured person's medical bills, let alone the lost wages, lost income, pain and suffering, and loss of enjoyment of life. Uninsured/underinsured motorist policies

allow a person who is not at fault in an accident to access their own insurance to pay for their damages when the persons at fault

either failed to carry insurance or do not have enough insurance to cover the damages. If you are injured in a car wreck through no fault of your own, more times than not a robust uninsured/underinsured motorist policy is the only way you will be compensated for your injuries. I encourage all drivers to know what your liability and uninsured/underinsured motorist limits are and request a quote from your insurance agent for an increase in the limits. I think you will be surprised to find out that a significant increase in your insurance limits only minimally increases your monthly premium. And if you are at fault in a car wreck, a high limits liability policy may be your saving grace that prevents the injured party from obtaining a judgment and collecting your personal assets.

Galligan & Newman has decades of experience in aggressive representation in

accident and personal injury claims. If you have suffered an accident, call us to

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



Ben Myers

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?

Forestry

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 oresters 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 Panthe



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

Submit your question to our office, and we'll get your answer!

Ask The Experts will publish every second Friday

Do you have a Question for one of the Experts?

SOUTHERN STANDARD P.O. Box 150, 105 College St., McMinnville, TN 37111 or email to: patrick@southernstandard.com

of each month