



### Notice of Default and Foreclosure Sale

WHEREAS, on September 27, 2010, a certain Home Equity Conversion Deed of Trust ("Reverse Mortgage") was executed by MARTHA J BROOKS, as mortgagor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GENERATION MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS, as mortgagee and John R. Moss, PC, as trustee, and was recorded on October 13, 2010 under Clerk's Instrument Number 93588, Book 523, Page 680-690 in the real property records of Hardin, Tennessee.

WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (the "Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated June 15, 2017, and recorded on June 16, 2017, under Book 668, Page 408 in the real property records of Hardin County, Tennessee; and

WHEREAS, a default has been made in the covenants and conditions of the Reverse Mortgage in that the Mortgagors no longer occupies the property; and WHEREAS, the entire amount delinquent as of March 23, 2020 is \$132,236.16; and

WHEREAS, by virtue of the default, the Secretary has declared the entire amount of the indebtedness secured by the Reverse Mortgage to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded in the real property records of Hardin County, Tennessee under Book 724, Page 159, Instrument number 145150, notice is hereby given that on March 23, 2020, on or about 11:00AM local time, all real property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

LYING AND BEING IN HARDIN COUNTY, TENNESSEE AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A STAKE IN THE NORTH MARGIN OF EAST PARK STREET, THE SAME BEING THE SOUTHEAST CORNER OF LOT 20; RUNS THENCE NORTH 3 DEGREES 30 MINUTES EAST 180.09 FEET WITH THE EAST BOUNDARY OF LOT 20 TO A STAKE, THE SAME BEING A CORNER OF LOTS 19, 20, 21, 22; RUNS THENCE SOUTH 86 DEGREES 16 MINUTES EAST 94 FEET WITH THE SOUTH BOUNDARY OF LOT 22 TO A STAKE, THE SAME BEING A CORNER OF LOTS 18, 19, 22 AND 23; RUNS THENCE SOUTH 3 DEGREES 30 MINUTES WEST 180.09 FEET WITH THE WEST BOUNDARY OF LOT 18 TO A STAKE IN THE NORTH MARGIN OF EAST PARK STREET; RUNS THENCE NORTH 86 DEGREES 16 MINUTES WEST 94 FEET WITH THE NORTH MARGIN OF EAST PARK STREET TO THE BEGINNING.

THE ABOVE DESCRIPTION BEING THE SAME AS THE PREVIOUS DEED OF RECORD.

BEING THE SAME PROPERTY CONVEYED TO MARTHA JUNE BROOKS BY QUITCLAIM DEED OF RECORD IN DEED BOOK 503, PAGE 397, REGISTER'S OFFICE OF HARDIN COUNTY, TENNESSEE.

Commonly known as: 525 Park St, Savannah, TN 38372.  
Tax ID: 083F-E-002.02

The sale will be held in Hardin County, Tennessee at the following location: at the East door of the Hardin County Courthouse, Savannah, Tennessee.

The Secretary of Housing and Urban Development will bid \$132,236.16. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorated share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$13,223.62 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$13,223.62 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extension of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

Other interested Parties: AMBER ROSS AND SECRETARY OF HOUSING & URBAN DEVELOPMENT.

If applicable, the notice requirements of T.C.A. §35-5-101 have been met. If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be paid in full prior the scheduled sale is \$132,236.16, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: February 7, 2020  
Jerry Bridenbaugh  
Foreclosure Commissioner  
Mackie Wolf Zientz & Mann, P.C.  
7100 Commerce Way, Suite 273  
Brentwood, TN 37027  
(615) 238-3630  
(615) 777-4517 Fax  
MWZM File: 20-000005-430-1  
TN INVESTORS PAGE:  
HTTP://MWZMLAW.COM/TN\_INVESTORS.PHP (2133tc)

### NOTICE TO CREDITORS

NOTICE IS HEREBY GIVEN pursuant to T.C.A. §30-2-306 that on the 13th day of February, 2020, Letters Testamentary, in respect of the ESTATE OF LOIS TURNER, deceased, who died on the 23rd day of January, 2020, were issued to the undersigned by the Probate Court of Hardin County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, 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:

(1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) 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 posting); 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 (or posting) as described in (1)(A); or

(2) Twelve (12) months from the decedent's date of death. This the 13th day of February, 2020.  
/s/ Cathy Howard, Executor of the Estate of Lois Turner  
/s/ Martha S. Smith, Clerk of the Probate Court  
/s/ Dennis W. Plunk, Attorney for the Estate (2272tp)

### NOTICE TO CREDITORS

Notice is Hereby Given that on the 14th day of February, 2020, Letters Testamentary in respect to the estate of William Curtis Baker, Sr., who died January 30, 2020, were issued to the undersigned by the Clerk and Master of the Probate Division of the Chancery Court for Hardin County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, against the estate are required to file the same with the Clerk and Master on or before the earlier of the dates prescribed in (1) or (2) otherwise, their claims will be forever barred:

(1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) 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 posting); 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 (or posting) as described in (1)(A); or

(2) Twelve (12) months from the decedent's date of death. This the 14th day of February, 2020  
/s/ Violet Louise Baker, Executrix  
/s/ Nan Barlow, Attorney of the Estate  
/s/ Martha Smith, Clerk & Master (2272tp)

## PUBLIC NOTICE

**Due to the annual Chamber of Commerce meeting conflicting with the normal cycle of the Hardin Medical Center Board meeting on February 27, 2020, the February 27th board meeting has been rescheduled to March 5, 2020 at 6 p.m.**

### ADVERTISEMENT FOR BIDS WATER TREATMENT PLANT IMPROVEMENTS SAVANNAH, TENNESSEE

Separate sealed BIDS for the construction of Water Treatment Plant Improvements for the City of Savannah will be received at the Savannah Courtroom located at 140 Main Street, Savannah, Tennessee 38372 until **2:00 P.M. Local Time, March 11, 2020**. Bids being mailed should be sent to Virgil Morris, Utility Director, City of Savannah, 140 Main Street, Savannah, Tennessee 38372, and the bidder shall be responsible for timely delivery.

The work involved is in one (1) contract and consists of the following generally described work:

#### CONTRACT 20-01

##### WTP RESIDUAL SOLIDS REMOVAL AND DISPOSAL

- Removal and Dewatering of Residual Solids from Sedimentation Basin No. 1
- Removal and Dewatering of Residual Solids from Sedimentation Basin No. 2
- Removal and Dewatering of Residual Solids from Filter Backwash Holding Basin
- Transport and Landfill Disposal of Residual Solids

**ALL SITE VISITS SHALL BE SCHEDULED THROUGH MR. JAMES MATTHEWS (901)-651-4162 or [jmatthews@cityofsavannah.org](mailto:jmatthews@cityofsavannah.org).**

The allotted time for construction of Contract 20-01 is 30 calendar days; liquidated damages for non-completion are \$500 per calendar day.

The CONTRACT DOCUMENTS may be examined at the following locations:

City of Savannah Utilities, 140 Main Street, Savannah, TN 38372  
J. R. Wauford & Company, Consulting Engineers, Inc., 60 Volunteer Blvd., Jackson, TN 38305

Complete digital project bidding documents are available at [www.questcdn.com](http://www.questcdn.com) and/or [www.jrwauford.com](http://www.jrwauford.com). Bidders may download the digital plan documents for \$30.00 by inputting Quest project # 6843202 on the QuestCDN project search page. Please contact QuestCDN at 952-233-1632 or [info@questcdn.com](mailto:info@questcdn.com) for assistance in free membership registration, downloading, and working with the digital project information.

Inquiries should be directed to W. Scott Daniel, P.E., Vice President, [scottd@jrwauford.com](mailto:scottd@jrwauford.com).

**Each potential bidder shall include with his payment, his contractor's license number, bonding limit and license expiration date.**

Each bidder must deposit with his bid, security in the amount, form and subject to the conditions provided in the Instructions for Bidders.

All bidders must be licensed general contractors as required by the Contractor's Licensing Act of 1976 of the General Assembly of the State of Tennessee, and qualified for the type of construction being bid upon.

**Each bidder shall write on the outside of the envelope containing his bid his contractor's license number, the expiration date, and that part of the classification applying to this bid. If this is not done, the bid will not be opened.**

All bidders shall comply with all provisions of TCA 50-9-113 as it relates to Drug-Free Workplace requirements. The Contractor shall complete the Drug-Free Work Place Affidavit of the Prime Bidder form and submit it with his/her bid. The Contractor shall be responsible for any of its Subcontractor(s) compliance with said law.

All bidders shall comply with all provisions of Chapter 878 of TCA 12-4-1 as it relates to certification of compliance regarding illegal immigrants. The Contractor shall complete the Statement of Compliance Certificate Illegal Immigrants and submit it with his/her bid. The Contractor shall be responsible for any of its Subcontractor's compliance with said law.

In compliance with TCA 12-4-126(a) and (b) the ENGINEER will not issue addenda less than forty-eight (48) hours before the bid opening date and time; further, any questions concerning the bid documents shall be received by the ENGINEER before ninety-six (96) hours prior to the bid opening date and time.

The successful bidder is required to furnish both an acceptable performance bond and payment bond each in the amount of one hundred percent (100%) of the contract price.

The Owner reserves the right to reject any all bids, to waive informalities, and to negotiate with the apparent qualified best bidder or bidders to such extent as may be necessary.

No bidder may withdraw his bid for 90 days, while the Owner considers the bids. Mutually agreed upon time extensions may be made if necessary.

SAVANNAH, TENNESSEE  
Honorable Robert Shutt, Mayor

## NOTICE

**Unit #55 Jeff Ward's items will be sold after February 29, 2020 at 10 a.m. if storage fees aren't paid.  
Need More Space**

## AUCTION

**For storage/legal fees  
1989 27' Bayliner Cuddy Cabin  
Vin# BL2C28SSE989  
Renter: Craig Deckshot**

**March 6, 2020 @ 10 a.m.**  
Location: Sportsman's Boat Storage  
12845 Hwy 57  
Counce, TN 38326

## Title VI Public Notice

Title VI of the Civil Rights Act of 1964 prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving Federal financial assistance. Specifically, Title VI provides that "no person in the United States shall, on the grounds 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".

Hardin County Government is committed to ensuring that no person is excluded from participation in, or denied the benefits on the basis of race, color, or national origin, as protected by Title VI of the Civil Rights Act of 1964. If you feel you are being denied participation in or being denied benefits of Hardin County Government, or otherwise being discriminated against because of your race, color, national origin, gender, age, or disability, our contact information is:

Title VI Coordinator  
Hardin County Mayor's Office  
465 Main Street  
Savannah, TN 38372  
Telephone: 731-925-9078

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The work involved is in one (1) contract and consists of the following generally described work:

#### CONTRACT 20-02

##### WTP AERATOR AND FILTER MEDIA REPLACEMENT

- Lump Sum Remove and Install Media in Existing Aerator
- Lump Sum Remove and Install Anthracite Media in 6 Gravity Filters

**ALL SITE VISITS SHALL BE SCHEDULED THROUGH MR. JAMES MATTHEWS (901)-651-4162 or [jmatthews@cityofsavannah.org](mailto:jmatthews@cityofsavannah.org).**

The allotted time for construction of Contract 20-02 is 60 calendar days; liquidated damages for non-completion are \$500 per calendar day.

The CONTRACT DOCUMENTS may be examined at the following locations:

City of Savannah Utilities, 140 Main Street, Savannah, TN 38372  
J. R. Wauford & Company, Consulting Engineers, Inc., 60 Volunteer Blvd., Jackson, TN 38305

Complete digital project bidding documents are available at [www.questcdn.com](http://www.questcdn.com) and/or [www.jrwauford.com](http://www.jrwauford.com). Bidders may download the digital plan documents for \$30.00 by inputting Quest project #6846854 on the QuestCDN project search page. Please contact QuestCDN at 952-233-1632 or [info@questcdn.com](mailto:info@questcdn.com) for assistance in free membership registration, downloading, and working with the digital project information.

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The successful bidder is required to furnish both an acceptable performance bond and payment bond each in the amount of one hundred percent (100%) of the contract price.

The Owner reserves the right to reject any all bids, to waive informalities, and to negotiate with the apparent qualified best bidder or bidders to such extent as may be necessary.

No bidder may withdraw his bid for 90 days, while the Owner considers the bids. Mutually agreed upon time extensions may be made if necessary.

SAVANNAH, TENNESSEE  
Honorable Robert Shutt, Mayor

## PUBLIC NOTICE

**The Savannah Housing Authority is seeking price quotations for Lawn Service for the 2020 mowing season from qualified lawn care providers for their two sites located in Savannah. Quotes will be accepted until 4:00 pm, March 26, 2020. Interested parties may contact the Housing Authority at (731) 925-2020 for more information, or visit their office at 80 Jefferson Street, Savannah, TN 38372.**

**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 August 23, 2007, and the Deed of Trust of even date securing the same, recorded September 11, 2007, in Book No. 452, at Page 604, in Office of the Register of Deeds for Hardin County, Tennessee, executed by William T Kee and Lori K Kee, conveying certain property therein described to Mark A. Rosser as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Home Loan Center, Inc., dba LendingTree Loans, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by U.S. Bank National Association, not in its individual capacity, but solely as legal title trustee for BCAT 2016-18TT.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been 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 said Successor Trustee, by U.S. Bank National Association, not in its individual capacity, but solely as legal title trustee for BCAT 2016-18TT, will, on March 18, 2020 on or about 1:00 PM, at the Hardin County Courthouse, Savannah, Tennessee, 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 Hardin County, Tennessee, and being more particularly described as follows:

Beginning at a point in the center of a country road, the same being the southeast corner of the original tract of which is a part; runs thence North 42 degrees West with said road 308.9 feet; runs thence South 48 degrees West 250 feet to an iron pin, the same being 11 feet North of a 30 inch dug well; runs thence North 72 degrees West 1436 Feet to an iron pin; run thence South 48 degrees West 181 feet to the center of a branch; runs thence up said branch South 9 degrees West 5 feet; thence North 88 degrees East 666.2 feet to the beginning, containing 1.75 acres, more or less.

ALSO KNOWN AS: 1195 Foster Road, Adamsville, TN 38310  
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 property: WILLIAM T KEE, LORI K KEE, PICKWICK ELECTRIC COOPERATIVE

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record. W&A No. 344213 DATED February 20, 2020 WILSON & ASSOCIATES, P.L.L.C., Successor Trustee (2133tc)

**Community news**

**Walker Graham**



**Mary Rose**  
Community  
Writer  
926-2502

Patricia Shelby sends happy birthday wishes to Renely Chalin, Lynn Ritter, Gene Perry on March 1; Issiah Stricklin on March 4; Mindy Shelby and Kay Inman on March 8.

Happy anniversary to Connie and Debbie Hardin on March 3 as well as Ryan and Andrea Miller on March 4.

**Community news**  
**Eureka**



**Patsy Gibbs**  
Community  
Writer  
925-3376

In spite of the cool damp days, the sun peaked through occasionally. Businesses closed for high water are beginning to reopen and I have noticed people working outside. In only 3 weeks spring officially begins. There are signs of this glorious season approaching as we anxiously await the singing of the birds and budding of the trees.

Hurrah for the Lady Tigers who soundly defeated Brighton in the district tournament at Munford Friday afternoon to advance to the finals. The talented Hardin County team will play Dyer County for the championship Monday, February 24. Sports writer, David Shirley will have a full report on the games in the sports section. Regardless, HCHS will advance to the regional tournaments. Go Tigers!

This is the last year I will have a granddaughter serving on the cheerleading squad. Kimberlin has cheered all 4 years of high school and will graduate in May. She followed in the footsteps of her momma, Kenna in the late 80's and 90's and her sister Kenlee, and cousins Emily and Anna who led the cheers. This gave me lots of reasons to attend the games and root for our talented athletes. Thanks to

Deborah Russell and Tommy Burnell for their hard work coaching the girls through the years.

Vickie Lancaster and I celebrated with Marcia Tedford last week in honor of both girls' February birthdays. Marcia is our pianist at Eureka United Methodist Church and Vickie serves as lay leaders. Both ladies take their responsibilities seriously and do great jobs.

Ash Wednesday services were observed at Eureka Church Wednesday, February 26. This is a time of repentance for believers as we remember the passion of Jesus Christ leading up to the crucifixion and the resurrection on Easter.

I visited briefly with my neighbor Louise Hinton Reed last week. Louise is a young 96 year old. We enjoyed reminiscing as Louise talked about her childhood near Waterloo, Ala. I loved hearing her stories of growing up in a large crowd of sisters and brothers. We can learn a lot from listening to these stories of predepression and World War II stories.

Dennis and Elizabeth Usner had her sisters Mona and Dominick of South Miss. as visitors over the weekend. We were pleased to have them at

morning services at Eureka on Sunday. They were joined here by their daughter from Chicago.

After healing from an appendectomy, Mazie Deshazier was back in the choir at Eureka Sunday. Her sister, Geneva and Gary Mancell, Hannah and Coty were also welcomed back after a time of illness. Coty also brought one of his buddies along.

East Hardin Laity will meet March 3, at 6:00 p.m. at Barnhill United Methodist Church or Highway 128S. The congregation will serve a delicious barbecue meal preceding the business meeting and program. Alan Black, superintendent of our district will present the program. Items will be received for our mission project of snacks for the Worley Cancer Center patients.

Sympathy to David Cagle and family at the death of his lovely wife, Janice, last week. Janice was a retired teacher from the Hardin County school systems. She was a beautiful, well respected lady

who will be missed.

Get well wishes to Jenny Louiss, who underwent heart surgery in Jackson last week. Jenny Louiss is home and with her attentive family we are assured she will heal quickly and completely.

Please remember our fundraiser home cooked meal at Eureka Church Friday, February 28. Meals will be served dine in or carryout beginning at 3 p.m. Chicken and dressing, 3 vegetables, dessert, and drinks will be available. Profits will be used to pay on our building debt.

GetwelltoStreemie Hutchinson Morris, Sherry Handley, Reba Cossey, Linda Duncan, and Deretha Wilbanks, who we miss at church. Linda and Jerry Harmon have made several trips to specialists for treatments recently and we pray they feel better soon.

From the prophet Issiah 26:3 "You (God) keep him in perfect peace whose mind is stayed on you, because he trusts in you."

Peace and joy to each of you in the coming weeks.

**NOTICE**

The Hardin County Board of Education will meet for a planning session Monday, March 2, 2020 beginning at 5:30 p.m. at the Board of Education located at 155 Guinn Street, Savannah, TN 38372 (Downstairs Board Room). Public is invited.

**NOTICE OF SEALED BIDS**

The City of Crump has a 2012 DuraStar 4300 grapple brush truck for sale. The city will be taking sealed bids on the truck until March 3, 2020. Sealed bids must be turned in by March 3 at 9:00 a.m., at Crump City Hall. The truck can be seen at Dobbers Truck Shop in Selmer, TN.

Bids will be opened March 3, 2020 at 9 a.m. at Crump City Hall, 3020 Highway 64, Crump, TN. The city reserves the right to reject any and all bids.

**I, Ronald D. Causey, as of this day forward, am no longer responsible for any accrued debts by Sharon D. Causey and/or Barry J. Causey.**

**TAX TIME • TAX TIME • TAX TIME**

**Tax Tips to Save You Money**

(MS) — Many people anxiously await the arrival of spring, a welcome respite from winter weather thanks to its moderate climate and the rebirth of wildlife and foliage. But while spring does usher in bluer skies, it also marks the arrival of April 15, otherwise known as Tax Day.

Whether you're used to getting money back or giving it up in droves, chances are you want to find more ways to pay less during the year and possibly increase what you get back once that mercury starts rising this spring. Fortunately, the Internal Revenue Service offers plenty of lesser-known deduction options that might be part of your everyday life.

• **Deduct gasoline costs.** Escalating gas costs understandably have many people concerned. But the amount you drive might actually help you when it comes time to pay. While the rate changes each year, in 2005 the mileage rate for business users was 40.5 cents per mile. Consult the IRS or your tax preparer if you use your vehicle solely for business purposes. It's a good idea to save gas receipts as well, both to get an accurate total of what you can deduct and in the unfortunate instance you ever find yourself the subject of an audit by the IRS.

• **Deduct based on the car you drive.** Hybrid cars are not eligible for the electric vehicle credit, but might be eligible for a clean fuel deduction. This is a one-time deduction per vehicle (so if you've used it already and still own the same vehicle, you're ineligible) and is greatly limited to distinct makes and models, which have included the 2005 Ford Escape and the 2001-05 Toyota Prius. While the deduction for certified vehicles was once \$2,000, in 2006 the IRS will only grant a \$500 deduction.

In addition to fuel-burning deductions, SUVs used for business purposes (not including a daily commute) might be eligible for a depreciation deduction. Again, it's best to consult the IRS or a tax preparer to see if you qualify.



**Before filling out a tax return this year, consider some research into some possible deductions.**

• **Work From Home Deduction.** If you have a home office that is used strictly for work, you can deduct the cost of home-office expenses. For instance, a personal computer you buy and use for business can be deducted. However, if your

son or daughter uses that PC to do his or her homework, you're no longer allowed to deduct the cost of the computer. Other expenses, such as rent, insurance, mortgage interest, and utilities might also be deductible depending on your situation.

• **Charity pays off.** In addition to being able to deduct monetary donations to charity, vehicles donated to charity can also be deducted. When donating a car to charity, you're entitled to deduct the fair market value of the vehicle on your tax return. The IRS defines fair market value as the amount you'd expect to get in return for the car had you simply sold it. Oftentimes, charities that accept vehicle donations will provide you with an amount you're allowed to deduct, as well as the necessary tax forms you'll need to attach to your return.

When going this route, it's wise to understand you're in murky waters. For example, if the charity sells the car you donate, you are then only allowed to deduct the amount of money they receive for the car. In addition, fraud was once common with respect to vehicle donations, wherein those donating cars would frequently deduct more than the fair market value. Such practice soon drew the ire of the IRS, and they now examine such deductions more closely. To avoid an audit, be careful not to deduct more than market value.

These are just a few of the deductions many people are likely eligible for, but might not know about. To learn more, visit the IRS Web site at www.irs.gov. TF072032

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