

# Morgan County Today








Your Community. Your News. **75¢**

VOLUME 06 • NUMBER 46

PSALM 100:3

November 17, 2020

### MORGAN COUNTY WEATHER THIS WEEK

Tue 17	53°/27°	
Wed 18	53°/33°	
Thu 19	58°/37°	
Fri 20	64°/40°	
Sat 21	66°/45°	
Sun 22	65°/48°	
Mon 23	56°/43°	



Veteran of the Week  
Michael Nance



LEO of the Week  
Larry Schaefer



\*Free College  
\*\$20,000  
Bonus  
\*Job Training

Join the  
winning  
Team  
423.742.0719

### Inside This Edition

Obits	Page 2
Local	Page 3
History	Page 4
Games	Page 5
Faith, Family	
Freedom	Page 6
American Heritage	Page 8
Heroes	Page 9
Trending	Page 10



Like & Follow us on Social Media.



## Frankfort Community Convenience Center Gets Much Needed Clean Up

For quite some time, the Frankfort Community Convenience Center has been the subject of vandalism and destruction. Trash has been discarded beside the road around the center, numerous times, vandals have broken in and done much damage to the facility and the equipment, and the convenience center has been a black eye for the Frankfort area community. However, Morgan County Solid Waste Department can check off another project on their list of goals with the recent upgrades and improvements at the Frankfort Convenience Center on Genesis Road.

“This was a team effort, which involved several different departments, and we completed this project in 12 working days,” stated Solid Waste Director Keith Kilby. “It is something that we have had in our plans to do since I took over as Solid Waste Director last year. We finally got the work done at Frankfort, and it looks great. We still have work to do at a few other convenience centers, but we will get to them and make the improvements that need to be made to them also.”

The list of work done on the project includes: painted dumpster cans, painted building, litter clean up, brush being cut, grade work, fresh gravel, new gates, replaced fence, grass sowed, and fresh stone put down.

“I want to thank Solid Waste Director Keith Kilby, Morgan County Sheriff Wayne Potter, Bill Rigsby, Michael Bunch, Rick Plank, Dennis West, Larry Walker, and John Bonham for all their help in getting this project done. It is great to see everybody pulling together to get a project of this magnitude done in a timely and efficient manner,” said Morgan County Executive Brian Langley. These improvements for the citizens of the Frankfort/Genesis Road area have been a goal of Morgan County Executive Brian Langley since he came into office. He is proud of the improvements

at the center and looks forward to helping make improvements at some of the other centers.

“We know there has been problems with the convenience center in Frankfort for a long time, and we have addressed these problems and hope the residents can help us



keep them neat and clean. We take pride in our convenience centers that serve the residents of Morgan County, and we will continue our efforts on making these centers look better. The difference here at the Frankfort Convenience Center is night and day. We’re very glad to be able to make these improvements for the people of this area and we ask for their help in ensuring the Frankfort Convenience Center stays in nice condition for the community. There is still work left to do at a few of the convenience centers in Morgan County, including Deer Lodge, Brewstertown, Chestnut Ridge, and Lancing,” said Langley.



Proudly serving Morgan, Roane, Anderson & the East TN region since 1924

# Schubert FUNERAL HOME

All types of services including your monument needs.

423-346-6677 | Locally Owned & Operated | schubertfuneralhome.com



### Colin "Kelly" Bullen, 53

It is with a heavy heart that the family announces the passing of Colin "Kelly" Bullen, 53, of Houston, TX. Kelly passed away peacefully on November 8, 2020. He is now with his Lord and Savior.

Deeply loved as a father, son, brother and friend, Kelly battled an aggressive cancer diagnosis for almost a year with determination, courage and grace.

Kelly was born in Oak Ridge, Tennessee on September 9, 1967. He graduated from North Buncombe High School in Weaverville, NC in 1985 and received his BS in Financial Accounting from the University of North Carolina at Asheville in 1989.

Kelly was a loyal employee of Consolidated Electrical Distributing (CED) for more than 30 years.

He is survived by his two children, Riley and Mason Bullen – the loves of his life, the moth-

er of his children and beloved friend - Suzanne Bullen, his mother - Terecia Goodman and stepfather Dale Goodman, his brother - Brad Bullen, his sister - Jeneen Bullen Kohler and her husband Steve Kohler, niece - Alyse Kohler, nephew - Bryce Kohler and his wife Kendall Kohler and the rest of his family and countless friends.

Kelly is preceded in death by his father, Raymond Colin Bullen and his stepfather, William Harold Lilly.

The family extends a heartfelt thank you for the outpouring of love and support during this time.

The family will be having a graveside service Friday, November 13, 2020 at 3:00 p.m. at the Nichols Family Cemetery in Wartburg at 2:00 p.m. with Jeneen Kohler officiating.

Schubert Funeral Home is honored to serve the family of Colin "Kelly" Bullen.

### Nancy (Seiber) Kennedy, 87

With a very sad and heavy heart, "Nancy (Seiber) Kennedy" 87 of Petros, went to be with our Lord, November 8, 2020. She will be very missed by the ones she left behind but rejoicing with the ones that went before her. She was a loving wife, mother of 9, grandmother of 19, great-grandmother of 35, great-great-grandmother of 5, sister, aunt, and friend. She was a very loving and giving person all around, she always helped anyone that ask, she always put everyone before her own needs. She was a caregiver before she got sick. She loved going to church and singing, she also loved going camping and fishing.

She is preceded in death by her parent, Mitchell and Anna Mae(Bunch) Seiber: Husband Kyle Kennedy, Daughtery: Brenda Sue Phillips Hensley: Sons Kurlin Kennedy, Carvin Kennedy and Ray Kennedy: Brothers Pitney Seiber, Austin Seiber, and Joel Seiber Grandson: Phillip Armes.

She is survived by her daughters: Linda (Lonnie) Lowe of

Petros, Wanda (Bill) Armes of Petros, Norman (Ronald "Cotton") Armes of Petros, Dean (Lonnie) Bunch of Petros, the baby Lorene Kennedy of Petros, Foster daughter: Goldie Harrill of Knoxville, Son-in-law: Jerry Hensley of Wartburg. A very special thanks to Casandra King for always and being there and helping. Precious Caregiver: Robin Whittaker Sisters: Lorene (Thomas) Ward of Caryville, Brenda Osborne of Pioneer, Dean (Gary) of Petros, and Edis Seiber of Louisiana. Brothers: Raymon Seiber of Rocky Top, and Mitchell Seiber Jr. of Beech Fork.

The family will receive friends Wednesday, November 11, 2020 at Schubert Funeral Home in Wartburg from 2:00-3:00 p.m. with the funeral to follow at 3:00 p.m. Interment will follow in the Petros Cemetery in Petros.

We love you to the moon & back! Baby Nancy and Family

Schubert Funeral Home is honored to serve the family of Nancy Kennedy.

### Eileen Sackett, 83

Eileen Sackett, age 83, of Lansing passed away November 9, 2020 at Methodist Medical Center of Oak Ridge. She was born in Mountain Home, Arkansas. She was a member of St. Paul Lutheran Church in Wartburg.

She is preceded in death by her mother, Maxine Scott; father, Earl Scott; daughters, Karen Potter and Teresa Kreis; sisters, Dorinne Corinne; brother, Duane

She is survived by granddaughter, Kathryn Potter and significant-other, Tyler Strutton; sister, Loretta Adams and brother-in-

law, Don Adams; former husband, Everett Kreis and far too many special nieces, nephews, cousins, in laws and friends to count.

The family will receive friends Saturday, November 14, 2020 at Schubert Funeral Home in Wartburg from 11:00 – 1:00 p.m. with the funeral to follow at 1:00 with Pastor David Graves officiating. Interment will follow in the Lavender Cemetery in Deer Lodge.

Schubert Funeral Home is honored to serve the family of Eileen Sackett.

### Judy Hutson, 75

Judy Hutson, age 75, of Lansing passed away November 9, 2020.

She is preceded in death by his father and mother, Jim and Dora Clark; sister, Bonnie Clark Briemer; niece, Dorena Carrier.

He is survived by his son, Jeff (JoAnn) Honeycutt; stepson, Buzz (Teresa) Heidel; brother, Edd (Linda) Clark, Jim (Gayle) Clark; grandson, Brad Honeycutt; granddaughter, Ashley Honeycutt; great grandson, Beau Delano; nephew, Eddie

Clark, Charlie Clark; niece, Kathi Clark Brown; step granddaughter, Trish (Brian) Jones and a host of special friends.

The family will receive friends Thursday, November 12, 2020 at Schubert Funeral Home in Wartburg from 5:00-7:00 p.m. with the funeral to follow at 7:00 p.m. Graveside services will be Friday at 11:00 a.m. at Mt. Hope Cemetery in Deer Lodge.

Schubert Funeral Home is honored to serve the family of Judy Hutson.

### Jonathan D. Smith

Jonathan D. Smith, passed away October 29, 2020, at Jackson County Hospital.

He is preceded in death by his parents, Donald Smith and Wanda Smith Barnes; brother, Donald Preston Smith.

He is survived by his sisters, Blossom Smith, Julie Crespo and Mandy Smith; brothers, George Smith, Adrian Smith;

brother-in-law, Louis Thornton, Oswald Crespo; 6 nieces and nephews and 6 great nieces and nephews.

Jonathan has chosen cremation and no services are scheduled at this time.

Schubert Funeral Home is honored to serve the family of Jonathan D. Smith.

### CUSTOMER SERVICE CLERK POSITION

Plateau Electric Cooperative is accepting applications through Friday, November 20, 2020, for the position of Customer Service Clerk. Job duties shall include assisting customers, answering calls and performing other office-related functions as assigned. The successful candidate must have a high school education, must be friendly, and must possess an ability to remain courteous and polite in meeting and working with the public. Please apply in person at either of the cooperative's offices in Oneida or Wartburg.

PLATEAU ELECTRIC COOPERATIVE IS AN EQUAL OPPORTUNITY AND DRUG FREE WORKPLACE EMPLOYER

**Obituaries must come from a funeral home to be in the newspaper.**

**Morgan County Today**

Your Community. Your News.



**Thanksgiving Giveaway**

Send Letters to the Editor  
Editor@mocotoday.com

# Morgan County Today

**Tommy Lee Francis: Publisher**  
Email: publisher@mocotoday.com  
**Heather Francis: Editor**  
Email: editor@mocotoday.com

Periodical postage paid at Wartburg, TN  
USPS Publication Number  
(15400)

Published every Tuesday by Morgan County Today, LLC  
P.O. Box 451  
510 Main Street  
Wartburg, TN 37887

**Mail Delivery Subscriptions**

Call 423-346-2329

**Postmaster:** Send address changes to  
P.O. Box 451, Wartburg, TN 37887

**Rates in Morgan County**

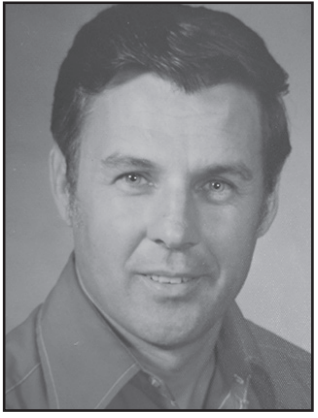
\$40; \$35 for senior citizens & Veterans

**Out of County Rates**

\$55; \$50 for senior citizens & Veterans



## Why I Love America and Why Others Want to Come Here



Tom Redmon  
Columnist

First of all, I want to tell your that there are no perfect countries, and that includes

the United States. You can go to any country that you want to and I guarantee you will find some imperfections. There are no utopias here on earth, but I can tell you the United States of America is where millions of people in this ole troubled world have dreams of coming to. In our immigration policy we allow over one million immigrates to come here annually legally. Many others are coming across our borders illegally, why do so many foreigners want to live here?

I can tell you why in one word, freedom. Our first amendment in our constitution has given us our freedom for over 244 years. We have freedom of speech, freedom of religion, freedom to choose our government officials, freedom to work hard where you can be what you want to be.

When I was in education in Florida, we had some children whose parents had come from Cuba. One parent that I talked to was a doctor in communist Cuba. In the United States where his physicians' degree was not approved, he had to start at the bottom. He got a job as a

janitor and went to medical school part time. They had lost everything in Castro's Cuba but when I asked him what he liked about America there was no hesitation. He said, "freedom, freedom, freedom".

I'm afraid that many of us here in America take our freedom for granted. Many young people today have fallen for what the socialist today will do for them. It sounds good because they promise free health care, free college education, and many more things that cost billions of dollars. When you ask how they are going to pay for it, they invariably say every time that they will tax the rich. Well

in reality the rich do not have enough money to pay for what they propose even if they were taxed 100%. Almost every tax increase the government has passed in the past always hit the middle class the hardest.

I know the United States is not perfect. We have a lot of work to do and our congress and senate has been dragging their feet. We are divided but not because of what a lot of people think. The first thing to understand about the destructive mob riots

sweeping the country is they aren't race riots. The death of George Floyd on May 25 while being arrested by the police is merely the pretext for the violence. The cause is hatred.

First of all, a hatred of America but ultimately hatred of civilized order itself.

Have you noticed that many of the marchers who have their mind set on destroying our cities are white? What we are witnessing is not a battle between black and white, instead it's a battle between the forces of civilization, on the one hand, and the forces of anarchy on the other.



We are losing the battle be-

cause of many governors of the states and mayors of cities being looted and destroyed are doing little to stop them. Members of Antifa, Black Lives Matter and other kindred groups are allowed to run free while left-wing mayors will not allow the National Guard to come in and stem the riots. To me it doesn't make since for a leader who will allow his or her city to be destroyed.

I love America because many men have fought and died to preserve our

freedoms. In 1942-45 many young men didn't wait to be drafted; they volunteered young boys not even out of high school joined the Army, Navy, or Marines. They felt like World War II was a just cause and over 400,000 shed their blood on battlefields of Europe or Pacific Islands. Many other came back with wounds that never healed.

Young men and women are still volunteering for the military. They are still needed to protect our country. We have gotten involved in conflicts in which we should have stayed out of, but when sent our young men and women fought just as hard, we owe them a lot.

I love America because we can criticize our government officials without fear of being arrested. We can vote every two or four years without fear of being harmed. I certainly hope that continues this year. It is sad to think that over forty percent of adults who are eligible to vote do not exercise this right. Some do not like our constitution that our forefathers gave us in 1776, two hundred and forty-seven years ago. It has been amended twenty-seven times but it still works today. There is much debate over some of these amendments, especially the 2nd amendment that gives us the right to bear arms. Those apposed to it say it's not relevant today; but most people disagree.

We need to hope and pray that we will never have to live under socialism. I really love America.

### ITCHY FEET: SPACE MUSEUM, HUNTSVILLE AL.

By Janice Wilson

While stationed in England I saw for the first time, in person, the Lockheed SR-71, commonly known as the Blackbird. It was my number one favourite of all aircraft, beating out the previous best, the Spitfire. It is a sleek, black, menacing and beautiful piece of machinery and technology. At the time it was on active duty and I was not able to get very close, then in 2008, Joe and I took a road trip to the Space Museum in Huntsville, Alabama. It is a three-and-a-half-hour trip from Morgan County, through some amazing Tennessee countryside. You might want to take notes for future road trips as there is much to see along the way.

The museum displays rockets, achievements, and artifacts from the space program, so I shouldn't have been surprised to see the Blackbird on display, as it could reach heights of eighty-five thousand feet, (sixteen plus miles), alongside a mockup of the space shuttle Pathfinder.

Inside the massive hanger, we enjoyed, many displays that tabulate the history of space travel in the US and around the world, and it's benefit to the military. One can see just how large the rockets and their engines are, that cannot be envisioned by watching launches on the small screen. Some of the items on display are, space suits, engines sliced open to show intricate workings, missiles, space craft, civilian and government rockets. There is the German V-1 flying bomb and various landing craft. Space camps are offered for schools where children can gain insight into the space program and perhaps ignite a small flame inside a future astronaut.

The Apollo program was especially interesting to me, because I saw the rocks brought back from the moon. One display was of the Apollo 16, which orbited the moon sixty-four times, another area showed us how complex it was getting a rocket into space and how much power is needed to launch that vehicle into space. Outside in the hot sunshine, we walked around a variety of rockets and vehicles used in both space and military applications. The best of all was the Blackbird. I stood for some minutes, awed at finally getting to see this magnificent aircraft up close. It was bigger than I remembered and even more beautiful, there will never be another like it. It takes three to four hours to tour the museum, which also has a restaurant and the obligatory gift shop.

Since our visit many other attractions have been added, in the form of Interactive displays such as the Mars climbing wall and the Mars Play Station kept many young visitors entertained. Also, the Exploration Rover Challenge course and the HyperShip flight simulation are definitely something to experience. One can visit the Planetarium and see live entertainment and astronomy shows, presented by Nasa. This is a trip well worth making for those interested in space flight, especially with the new Space Force starting up.



## Historically Speaking Bones of Betrayal – interview with the authors continued

By Ray Smith - Oak Ridge City Historian

In an earlier Historically Speaking column we covered the first nine questions of the interview with the writing team of Jon Jefferson and Dr. Bill Bass telling some details of how *Bones of Betrayal* came to be the next *Body Farm* novel. Now, we conclude that interview. The release of their new novel was on Tuesday, February 3, 2009, at the New Hope Center at 7:00 PM. Now for the rest of the interview.

10. Do you plan a sequel? Will there be another “Manhattan Project” novel? “Well, there is a loose end that’s left untied at the conclusion of this book, so a sequel is a strong possibility. There’s also a rich vein of other Manhattan Project material that could be mined for other books as well.

11. Do you know yet what the setting for the next novel will be? “Not yet!

12. Jon, what is your connection with Oak Ridge?

“I moved to Oak Ridge in 1980, fresh out of graduate school, and took a job at ORNL as a writer and editor. I did a monthly newsletter for the Lab’s staff, and worked on the *ORNL Review*, and created a telephone and computer newline for the staff.

“Later I did brochures, magazine articles, and videos about the Lab—its R&D work and its history. I lived in Oak Ridge until 1992, when I moved to Knoxville, and I did writing and video work for the Lab until 1997, I think. I also worked for Planned Parenthood of East Tennessee, which is based in Oak Ridge, from 1986 to 1990. My kids grew up in Oak Ridge, and I have good friends there, so my roots—and my respect—go very deep.

13. So, did you actually explore the storm drains in Oak Ridge? Was that spooky?

“I did do a bit of storm-drain spelunking, to research a scene that’s set beneath the city. William Westcott—Ed’s son—was the one who first suggested the idea of using the tunnels somehow in the story. As a kid, William used to play in the tunnels, and he offered to show me around a bit.

“He and I went through a pair of pipes that start over near the tennis courts along Tennessee Avenue; we emerged on the other side of the Turnpike, right in front of the McDonald’s that’s in front of the DOE building. Then I explored a couple of tunnels on my own—one was the huge pipe, seven feet in diameter, that empties into the stream behind the library; I popped up out of that one right in front of Taco Bell, and I’m sure I looked like a crazy man, with my headlamp and flashlight and a coating of cobwebs and grime.

“The spooky one was a tunnel that starts on the hillside above Jackson Square, at the far end of the practice field that adjoins Blankenship. That one sloped steeply downhill in some places, and it had a couple of vertical shafts. As I was climbing down one of those vertical shafts, I realized that if I fell and got seriously hurt, I probably wouldn’t be found until a monsoon washed my body out the other end of the tunnel!

14. What are your thoughts regarding saving the Alexander Inn?

“The Alexander Inn played host to the greatest minds of the Manhattan Project—Robert Oppenheimer, Enrico Fermi, General Groves, and others. It was a

crossroads of genius, but now it’s literally crumbling away. I find that very sad, and I don’t understand why the city is allowing that to happen—it’s an eyesore and a firetrap, when it should be a place that’s honored and preserved. I hope the city, local preservationists, and the Na-



Jon Jefferson explored the storm sewer system in Oak Ridge. Here he poses in a large pipe to simulate the journey. Actually, he was much more appropriately dressed and did NOT have a Geiger counter! (Photo Submitted)



Jon Jefferson knells beside the frozen swimming pool at the Alexander Inn – the location of the first murder victim AND where Dr. Brockton loses his chainsaw in the opening pages of *Bones of Betrayal* (Photo Submitted)

tional Trust for Historic Preservation can find a way to save it, but I’m afraid time is running out fast.

15. Tell me about your fascination with the “Calutron Girl” who is photographed by Ed Westcott as a solitary figure with the Calutron controls. Why is she so intriguing to you?

“Are you kidding? She’s gorgeous! Okay, actually, there’s more to it than that: She’s gorgeous, and she’s an emblem, and she’s an enigma. I had seen lots of pictures of ‘calutron girls’ over the years, and knew the names of a few, but I only recently saw this picture, and I had no idea who she was.

“But what really got me fascinated was this: one day I was emailing that photograph up to the Art Department at Harper Collins—I sent them a whole bunch of Ed Westcott photos I thought they might want to consider using as art in the book—and for some reason, her photo switched from a positive image to a negative. And although the photograph itself was striking, the negative was absolutely amazing—beautiful and somehow haunting.

“Crazy as it sounds, this haunting image of a mysterious young woman working the controls of a calutron became the picture I had in my mind when I wrote the character Beatrice.

16. How about that lady who is walking out of the plant and passes by the time clock? What makes her an interesting character?

“Ray, I’m not sure people will “get” this unless they see the clip (to help you readers, this lady is seen walking out of Y-12 in both *Secret City: The Oak Ridge Story – The War Years* DVD by Keith McDaniel and in Y-12’s *New Face* DVD produced by Y-12 Video Services and showing constantly at the Y-12 History Exhibit Hall in the New Hope Center - Ray), but what makes her interesting is combination of things: she’s a pretty, willowy woman with long, wavy

hear; she’s mysterious, behind those sunglasses; and she seems strong and confident, the way she strides past that camera without even bothering to give it a glance.

17. As a writer, do you generally use real people as the basis for your characters? I know you base Bill Brockton loosely on Dr. Bill Bass. How do you accomplish that? Does Dr. Bass get to critique Bill’s actions in the novel? How does Dr. Bass’ character lend credibility to the novel’s leading man?

“(Jon:) Some characters are based on real people—in fact, some real people appear in our novels under their own names—most notably, Art Bohanan, a nationally renowned fingerprint expert who worked for years as a criminalist at the Knoxville Police Department. We wanted a character like Art in the books, as a police sidekick to Dr. Brockton, and Art agreed to let us borrow freely from his real life—including his name, so long as we’d promise that the character ‘Art’ would not cuss and would not do anything illegal.

“As for Dr. Brockton, well, I’d be crazy not to borrow the world-renowned forensic expertise of Dr. Bass. I’d also be crazy not to give Dr. Bass’s cheerful, charming personality to Dr. Brockton.

“Here’s a guy who’s up to his elbows in death and dismemberment, and he somehow manages to put a smile on everybody’s face. If you’re going to go walking down the dark alleys of the human soul, it’s comforting to have a cheerful guide!

“One key difference between the real-life Dr. Bass and the fictional Dr. Brockton is that Brockton isn’t married, so he’s free to have the occasional romantic adventure, or misadventure. Actually, he’s a lot more prone to having all sorts of misadventures than Dr. Bass is. In that respect—the penchant for colorful misadventures—Brockton bears more resemblance to Jon Jefferson than to Bill Bass.

18. What is your favorite *Body Farm* story?

This one, of course! There you have it. I hope you agree that the insight into stories in *Bones of Betrayal* and the thought process that went into the creation of this intriguing murder mystery was in itself an interesting read. You should now know just enough to pique your interest sufficiently to bring you to order this book on Amazon.

*Oak Ridge was created as a part of the Manhattan Project in 1942 to help stop World War II. The atomic bomb, Little Boy, fueled by uranium 235 separated at Oak Ridge helped to do just that.*

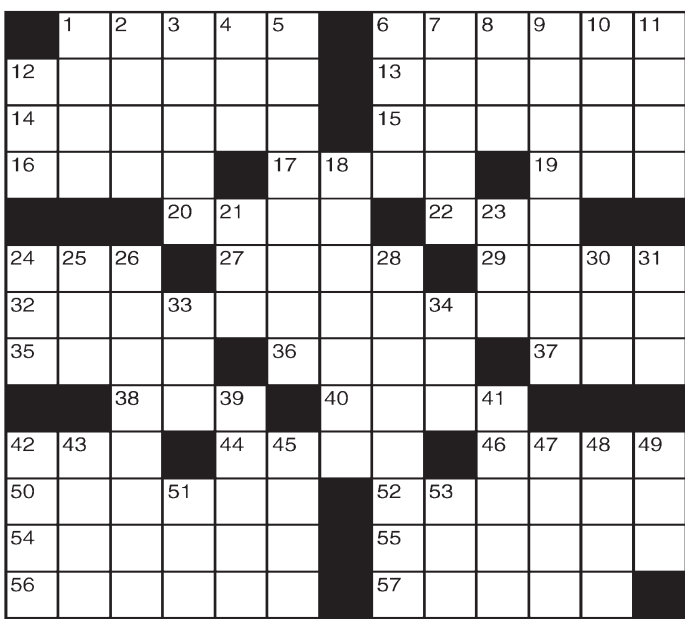
*Oak Ridge began in war, has continued to support our nation’s efforts through the Cold War, and even now in the age of terrorism. Oak Ridge has also produced nuclear medicine, nuclear power and fuel for the US Navy nuclear submarines and ships.*

*This “Secret City” nestled in Appalachia near Morgan County and where many from Morgan County go each day to work, continues today to produce scientific discoveries used worldwide and still routinely makes history. These Historically Speaking stories will provide insight into the people of Oak Ridge and the work they do to help humankind. Historically Speaking is written by D. Ray Smith, Oak Ridge City Historian, retired Y-12 National Security Complex Historian and Vietnam Veteran.*

## King Crossword

**ACROSS**

- 1 Flourish
- 6 "Rabbit, Run" author
- 12 Tearjerker
- 13 Construction piece
- 14 "Anna Christie" playwright
- 15 Coats
- 16 Lima's place
- 17 Father of Thor
- 19 Away from WSW
- 20 Style
- 22 Lummox
- 24 Most Wanted List org.
- 27 Elite alternative
- 29 Bart's sister
- 32 Lincoln's election year
- 35 Region
- 36 Location
- 37 Storm center
- 38 Inseparable
- 40 Osso buco base
- 42 A cont.
- 44 Level
- 46 Apiece
- 50 Boardroom props
- 52 Prophet
- 54 Half a story-book duo
- 55 "My heavens!"

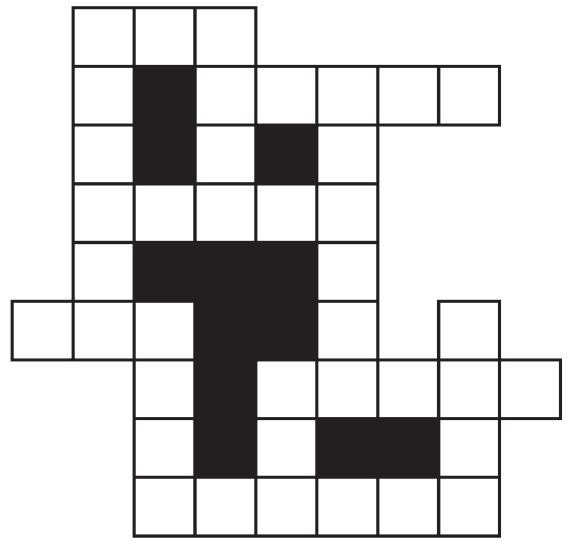


**DOWN**

- 1 Part of N.B.
- 2 Lecherous look
- 3 Poppy drug
- 4 Lubricate
- 5 Tunes
- 6 Wrinkly fruit
- 7 Challenge for Laurel and Hardy in "The Music Box"
- 8 Saharan
- 9 Obsession
- 10 "Show Boat"
- 11 Gaelic composer
- 12 Doo- music
- 18 Fool
- 21 Make a choice, with "for"
- 23 "The Greatest"
- 24 Shriner's cha-peau
- 25 Life story, for short
- 26 Unknowing
- 28 Waiting area
- 30 Pigpen
- 31 Nay canceler
- 33 Coop denizen
- 34 Multitude
- 39 Old anesthetic
- 41 Starts
- 42 Turkish potentate
- 43 "Animal House" group
- 45 Capri or Wight
- 47 Dogfight participants
- 48 23-Down's old name
- 49 The lady
- 51 Sixth letter after 53-Down
- 53 See 51-Down



- ONC
- OSHCUL
- ♥VOSLA
- HIWS
- TASIES
- TES
- ♥ANLE
- SELIA
- ♥WLA
- DALNEH
- ♥PHACE
- ♥ITLA



Unscramble these twelve letter strings to form each into an ordinary word (ex. **HAGNEC** becomes **CHANGE**). Prepare to use only **ONE** word from any marked (♥) letter string as each unscrambles into more than one word (ex. ♥**RATHE** becomes **HATER** or **EARTH** or **HEART**). Fit each string's word either across or down to knot all twelve strings together.

©2020 King Features Syndicate. All rights reserved.

"If everyone does a little, no one has to do a whole lot."

**Subscribe to  
Morgan County  
Today.  
Call 346-2329**

### Shining Light Testimonials

Stories of Salvation and Faith  
Shared by Many, Made Possible by Jesus Christ

Volume I

Fred C. Mize III



### Weekly SUDOKU

by Linda Thistle

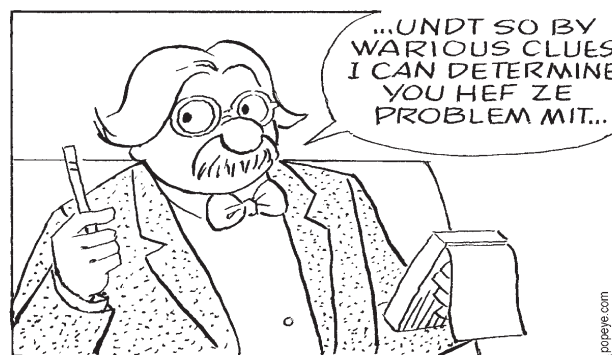
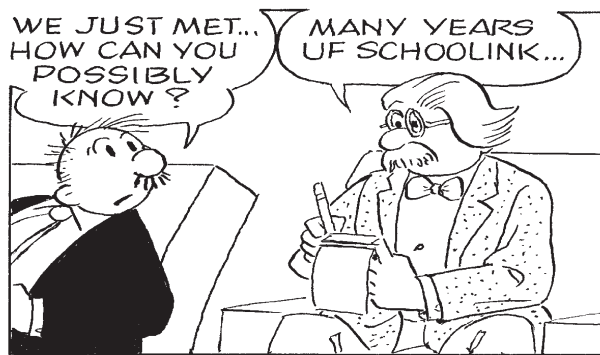
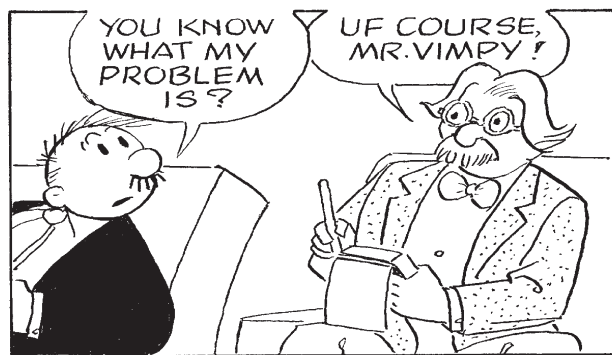
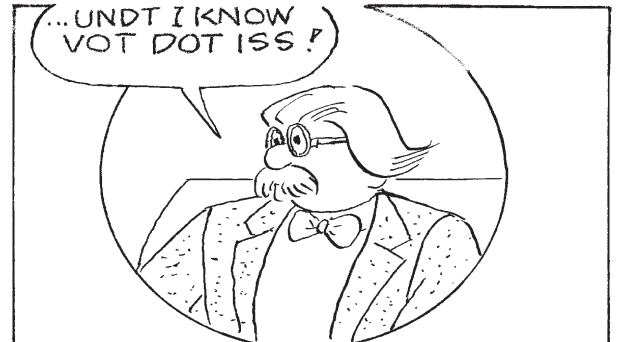
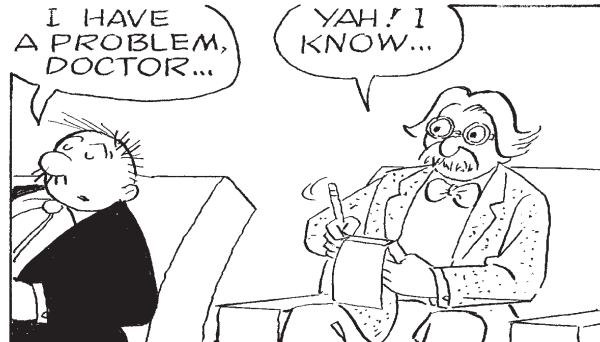
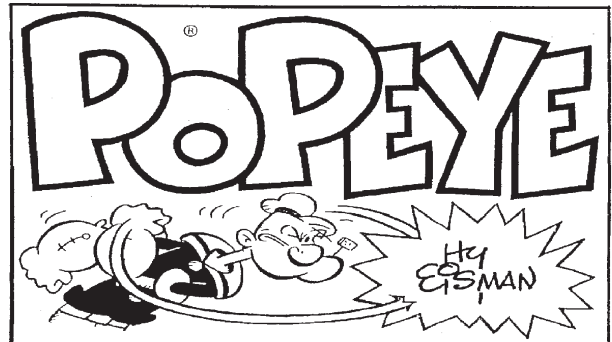
		5		4			9	8
	3	7			5			2
8			1			3		
		2		9			4	
	4		6			8		
5					1			6
	5			1	4			9
		9		5		6	1	
7	2		8					3

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

**DIFFICULTY THIS WEEK: ♦**

- ♦ Moderate
- ♦♦ Challenging
- ♦♦♦ HOO BOY!

© 2020 King Features Synd., Inc.



answer

S	E	T								
I		A	I	S	L	E				
E		I								
S	A	L	V	O						
T										
L	A	W				C			L	
						I	C	H	E	A
						S	O			N
						H	A	N	D	L
						E				

### Weekly SUDOKU

Answer

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

### King Crossword

Answers

Solution time: 24 mins.

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

# R.M.G.

Roane Metals Group  
LLC

*Paying Top Dollar for  
your scrap metals*

Open Monday-Friday  
8 am to 4:30 pm

Every second and fourth Saturday of  
the month  
from 8 til noon

Roane County Industrial  
Park

Rockwood, TN  
865-354-4282

5605 Hwy 127 N  
Crossville, TN  
931-707-0907

## Fallen into a rut with your insurance compay?

Let us help you to find the company  
that best fits your needs!

# DAVIS INSURANCE

Your Locally Owned, Family Operated Insurance Agency

• Representing many companies to better assist our customers •

*Call for a quote today!*

## (423)346-4978

Allen Davis Owner/Agent  
Jennifer Davis Ridge CSR/Agent

316 Eliza Street, Wartburg  
Open Mon.-Fri. 9am-5pm

Marvel not that I  
said unto thee,  
**Ye must be born again.**

John 3:7

- Jesus

### RAEZACK'S GRILL & DELI

Drive Thru or Dine In

Tues & Wed 7 am-8 pm | Thurs - Sat 7 am-9pm

Closed Sunday & Monday

**14428 SCOTT HIGHWAY**

**HELENWOOD, TN**

**(423) 569-DELI**



Keep Morgan County Beautiful

(423)346-0196

kristiseay21@gmail.com

www.facebook.com/keepmorgancountytbeautiful

# Wartburg Family Medical Center

## Thomas G. Allen, M.D.

Family Practice and Sports Medicine

*Proudly Serving Morgan County  
Since 1992*

950 Min Street (Suite A)  
Wartburg, TN. 37887

## 423 346 2620

### Pilot Mountain Diner

423-628-6200

6687 Morgan County Hwy.  
Lancing, TN

Mon - Fri 6:00 am - 4:00 pm

**Call In or Dine In**

**JERRY DUNCAN** Locally Owned  
Locally Operated  
by the People you KNOW and TRUST

**DOWNTOWN HARRIMAN**  
JERRYDUNCANFORD.COM

## Dave's Seamless Guttering

Sunbright TN 423-628-2444

### Sunset Metals

Roofing and Siding

15 different colors of metal in stock  
40 year warranty on some metals  
Roofing supplies available on site

754 Glades Road  
Sunbright, TN  
37872

(423) 628-4159  
John Miller  
Owner



**Solid Gospel - AM 940/FM 95.5 - WECO**

## Don't Hide Your Gospel

By: MSG. Fred Mize



MSG Fred Mize

Let's go back to the summer of 1987. I was nine years old and my twelve-year-old cousin, James Andrew Young, AKA "Andy" was visiting for the weekend. We were enjoying the day outside on a swing my dad built, when out of the blue Andy told me that he had gotten saved at church with his youth group the prior week. Even though my parents had always taken

me and my younger brother to church, I didn't understand what he meant by saved. Through the Holy Ghost, Andy explained it to me perfectly, as a child to a child. For the first time I felt lost, I felt different because I could see a difference in Andy as he was telling me about him accepting his salvation. I knew I didn't want for another moment to go by as being lost, and I didn't want to wait for the next church service to ask God to save me. I decided right then to ask the Lord to come into my life,

so I walked to the side of my parent's house, knelt down in the grass and asked God to save my soul. I prayed to Jesus Christ and proclaimed that I was a sinner and would die and go to hell if He didn't save me from the punishment of my sins. I cried out that He died for my sins and asked Him to come into my life and save my soul.

My friends that is my testimony of how I accepted Jesus Christ as my Lord and Savior. I humbly admit that I have failed Him daily since that moment but He has never failed me. I am saved today at forty-two just as I was saved at nine and I can say with the upmost confidence and faith that the moment I take my last breath year

on Earth I will be with Him in paradise. 2 Corinthians 5:8 tells us, 8 We are confident, I say, and willing rather to be absent from the body, and to be present with the Lord. 2 Corinthians 4:3-5 tells us, 3 But if our gospel be hid, it is hid to them that are lost: 4 In whom the god of this world hath blinded the minds of them which believe not, lest the light of the glorious gospel of Christ, who is the image of God, should shine on them. 5 For we

preach not ourselves, but Christ Jesus the Lord; and ourselves your servants for Jesus' sake. I'm so thankful that my cousin at the young age of twelve had the courage to share his testimony with me. I don't want to imagine where my life and my soul would be today if he hadn't. If you are saved please share your testimony. If you aren't saved please accept Jesus Christ TODAY as your Lord and Savior.



Opinions expressed by readers and columnists do not necessarily reflect those of Morgan County Today

## Around The World and Back Again

with Zack Ballinger

I am excited to share with you my personal story.

I published my first book in 2015. It took me 2 years to write it and publish it. After the long, tedious process, I declared to myself it would be the first and last book that I would ever write. It was a lot of work and quite expensive by the time it was all said and done. That planned changed in 2020.

For years, I spoke on job interviewing tips, but noticed one area lacking with professionals and students. Most of them didn't like the line of work they were doing and had no plans to make a change.

Contrary to popular belief, most authors don't make a lot of money from their books. If you are Oprah, Ellen, or Michael Jordan you could write any book and make a lot of money. Most independent authors don't make a lot of money from their writings by the time they pay for printing costs, editors, graphic designers, cover designs, and marketing costs, etc.

I didn't spend hours writing this book to make a lot of money. The money I make from the book covers my expenses. I wrote the book because of what I learned during my speaking engagements and living through Covid-19.

The pandemic allowed me more time to write and fulfil a need in the marketplace. At my past speaking events, the questions weren't about job interviewing. Most people who stayed after my presentations were asking how to find a different job or were miserable in their current jobs. 70% of Americans don't like their job and they have no plan on changing their situation.

After the economic shut down due to Covid-19, many Americans found their selves unemployed, furloughed, closing their businesses, and taking on multiple jobs. Life changed for many people.

I heard this at my virtual presentations and helped people find work they love during the pandemic. I decided I couldn't sit on the sidelines anymore. I took action by giving people a detailed road map on finding a career you love.

Do you hate your job? Do you find yourself stuck in work you dislike? Do you dread Monday and celebrate Fridays? Do you know what your passionate about in life.

lead you on the path to a dream career. I interview people all the time and there is countless examples in this book why this strategy works.

Don't Be a Zombie: How to Find A Career you Love isn't a get rich quick scheme. It's not an As Seen On TV quick fix. It's a book that gives you a strategy. It's similar to a personal trainer, you have to put the

work into it. The more you put into the better your results will be in the future.

Do you know someone who is in a desperate need of a career change? Do you know someone who is miserable in their career?

Do you know someone who is interested in starting a business? Do you know someone who hates their job? Do you know someone who is struggling to find employment?

If you answered yes to any these questions considering purchasing my book for you or a loved one. Christmas is around the corner; give the gift of a new career to someone today.

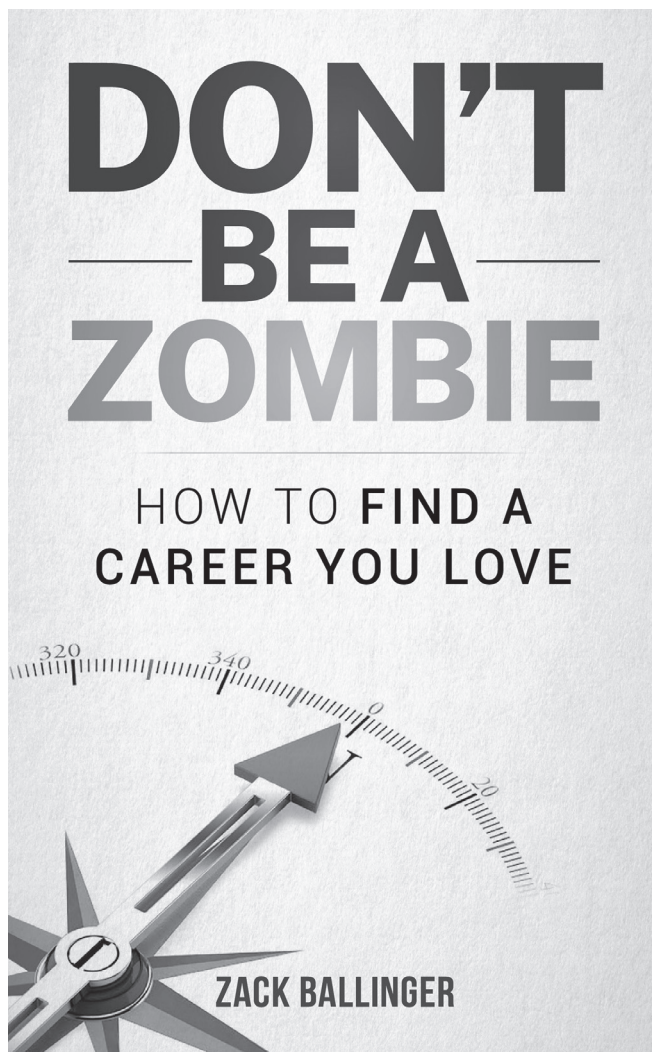
GET YOUR COPY TODAY!  
CLICK ON THE LINK BELOW!  
DON'T FORGET TO RATE THE BOOK ON AMAZON.

*Zack graduated from Wartburg Central High School in 2001 and from the University of Tennessee, Knoxville in 2004. Since graduation he has become a TedX Motivational Speaker, Author, and Career Consultant. He travels the world giving back and hosting seminars teaching people on various topics. Zack has established an ongoing annual scholarship at his Alma Mater, Wartburg, which has inspired others to give back as well.*

*Visit [www.zackballinger.com](http://www.zackballinger.com) for more of Zack's travels and events.*



Zack Ballinger



I have the manual here for you. This 240 page book is a one stop shop to help you dream, discover, and develop your passion. It is a strategic and tactical book that will

Sandra Helton's weekly column

## Oakdale Area News

email: kvhelton@highland.net



Hello Everyone. I don't have much news to share this week. Please always feel free to call/message me with news items. This is your community column and it is only interesting when everyone shares.

Belated Birthday Greetings to Becky Jones, Lyndsey Cross and Aunt Rena Honeycutt who celebrated their birthdays on November 12 and to Fay Butturini, Ginger Francis and Cindy Dicken Kernea who celebrated their birthdays on November 13. We hope each of you ladies had a great day.

Happy Birthday to my cousins who celebrate their birthdays this week. Wendell Langley on the 15th, Glen Chapman on the 18th and Wayne Langley on the 20th. Wishing each of you a Blessed Day!

Happy Birthday to one of my favorite "Little Boys." Darren Kittrell turned 20 years old on Sunday, November 15.

On Sunday November 8, Ruth Headrick had a visit from her son and daughter in law, Dean and Debbie Headrick and her grandson Landon, his wife Tessa and her great granddaughter Hallie Jane. On Tuesday, November 10, Ruth enjoyed a visit from her niece and great niece, Marilyn and China Hutchinson of Nolensville. Ms. Ruth said she always appreciates visits, cards and phone calls. She will be celebrating her 93rd birthday on November 24.

Bunt and I spent a couple of days in the Smoky Mountains last

week. The colors were still very pretty and the weather was glorious. We enjoy hiking and we did our first hike to Abrams Falls. We really enjoyed it. We ran into some Oakdale friends while at the falls. We are thankful that we live in such a beautiful place and that we have the health to enjoy it.

Clara and Hattie Ruppe spent the night with PaPa and Weezer Helton last Friday night. There were lots of giggles and snuggles. Another thing to be thankful for.

On Friday, November 13, Oakdale School staff and students honored local veterans with a drive thru parade in front of the school. All safety measures were in place as the honorees remained in their vehicles and circled in front of the school while students stood in the distance waving American Flags to thank them for their service. As the veterans drove the parade route, Oakdale School teacher, Mr. Tommy Kilby announced their names, branch of service and years of service. Due to regulations about gatherings, the community was unable to gather for the traditional Veterans Day Program and the parade was an alternative that still allowed our local veterans to be honored. Gift bags containing a DVD of the traditional program, gift cards, thank you notes and other tokens of appreciation were given to the 14 guests who were able to attend and gifts were sent to guests who had

planned to attend but were unable to. Gifts were provided by generous donations from faculty, staff, students and parents. The program was organized by Oakdale High School teacher Julie Johnson Crowe and she was assisted by several faculty members and students.

I am excited to announce this holiday event. I hope that those reading this information will consider taking an active part in the drive thru and that families will plan to visit us at Frozen Head State Park to experience our first Literature Event. There will be goodies for everyone who attends and best of all, it is all free! Please read the information below and feel free to contact me if you are interested in being part of the event.

Together Morgan County is planning a Free Drive Thru Event for Families on Saturday, December 5 at Frozen Head State Park from 10:00 - 1:00. All safety precautions will be in place. The classic Clement C. Moore poem, "The Night Before Christmas," will be brought to life in scenes created and designed by Morgan County organizations. As guests drive along the route, they can read the poem from a copy of the book given to them upon arrival. Also upon arrival, guests will receive a snack to enjoy during the drive thru. At the end of the route, each car will be presented a goody bag by Santa himself!

Together Morgan County welcomes all businesses, organizations, churches and school groups to join us in providing holiday cheer to Morgan County Families. Anyone interested in creating a scene can contact Sandra Helton at heltons@mcsed.net for more information.

For those who would like to

participate in another way, you can volunteer to do a hot chocolate/hot cider stand at the beginning of the drive thru, give away items at the end of the drive thru or contribute items to be placed in the Goody Bag that Together Morgan County will distribute. "Elves" that would like to assist in the give away distribution are welcome to do so. Some suggestions for items are food/toiletries/necessities for families or books, coloring books, pencils/crayons, stuffed animals for children. These are only ideas.

Together Morgan County is excited to work with everyone to make this a memorable event for families. Please share this post on your social media as well as with your schools, churches and local businesses.

Sympathy is extended to the family of George Crabtree who passed away Sunday, November 8. He is survived by his sons, Tommy and Terry, his daughters Tonya Langley and Misty Chadwell, his sister Maxine Perry, his grandchildren and a host of other family and friends. Services were held Friday, November 13 at Kyker Funeral Home in Harriman and burial was Saturday, November 13 at Crab Orchard Cemetery.

*"Do the best you can until you know better. Then when you know better, do better."* – Maya Angelou

### Morgan County Today Community Calendar

#### Deer Lodge Annual Thanksgiving Dinner

The Deer Lodge Thanksgiving Celebration is less than a month away. The Abner Ross Center is going to have its Annual Thanksgiving Ceremony and Dinner on Saturday, November 21 from 11:30 A.M. to 3:30 P.M. The Covid virus has caused changes from our normal celebration. Instead of usual buffet style, the Center will be cooking a complete Thanksgiving meal of turkey, ham, dressing, green beans, mashed potatoes, gravy, cranberry sauce, roll, and pumpkin pie. To defer the cost

a donation of \$5.00 per plate will be requested. You can dine-in (Covid regulations observed) or carryout, and delivery will be available within a 5-mile radius of Deer Lodge.

This will be an excellent opportunity for people to have a Thanksgiving meal for the family with a low cost and show support for the Center. A family of 5 can have a complete prepared meal for \$25.00. For more information call 423-628-2850. On November 21 call 423-965-5000 for delivery. Please call before 11 A.M.

Hopefully things will be back to normal next year.

## Acts Chapter 7

Steven is speaking by inspiration and Old Covenant knowledge. Acts 7:2-7 the patriarchal period: God first appeared to Abraham, father of the Hebrew nation, in Mesopotamia---dispatching him to another "land". He moved northward (seven hundred miles) and lived in Haran for a time. Finally, the Lord brought the patriarch into Canaan (v. 2-4). Even then Abraham received no inheritance in the land. That would come later to his offspring. Abraham's "seed" would be required to live in a "strange land" (Egypt) for many years. Eventually, the sovereign God would judge that nation and bring his people into Canaan (5-7). The point is: all of these years, before they came into Canaan, the Lord was blessing these people. Blessings were not dependent upon a certain parcel of real estate.

Acts 7:8-19 Egyptian bondage: the rite of circumcision was instituted to set the Hebrew people apart as Jehovah's own (v. 8). Rather than appreciating that gesture, the patriarchs revealed an unspiritual character. For example, Joseph was sold by his brothers into slavery. But God was with the lad even in a foreign land, delivering him from danger and elevating him to a regal position (v. 9-10). Even in a time of famine, Joseph was used by the Lord for the preservation of the nation; eventually Jacob's entire family came into this land, and the aged patriarch died there, though his body was returned to Canaan (v. 11-16). In time, a new king arose in Egypt and the Israelites were treated harshly: the Egyptians even murdered Hebrew babies (v. 18-19).

Acts 7:20-29 Moses' early days: during this dangerous era, Moses was born. He was adopted by Pharaoh's daughter and educated as an Egyptian prince (v. 20-22). All of this was part of a greater plan.

When he was about forty, Moses defended a Hebrew against an Egyptian, assuming his brethren would understand his role as a deliverer; but they did not understand---just as the Jews of Stephen's audience had rejected their own Deliverer (v. 23-28). Subtle points are being made. Moses was therefore forced to flee the land, migrating to Midian (v. 29).

(Acts 7:30-43) called of God, ignored by Israel: forty years later, God's Messenger (Ex. 3:2) appeared to Moses at the burning bush. Moses was told to remove his shoes, for he was on "holy ground" (thus, holy ground was not restricted to the Jewish temple). He was commissioned to deliver the Israelites from Egypt by the help of the Messenger who had appeared to him, but the Israelites refused the deliverer. Again, this is a commentary on the rebellious nature of the current generation (v. 30-35). Moses led his people for forty years in the wilderness, but they "would not be obedient" (v. 39),

and even sacrificed to a golden calf (v. 41). Accordingly, the Lord "gave them up", letting them go in their own rebellious ways, pledging to punish them for their sins via the Babylonian captivity (v. 43).

(Acts 7:44-50) the tabernacle and the temple: God commissioned Moses to make a tabernacle for worship in the wilderness; it was conveyed by Joshua when Canaan was entered, which land God substantially cleared of its pagan inhabitants to facilitate Israel. However, it was not the ideal will of God to dwell forever in "a house made with hands" (v. 48). This suggested to the Jews that their inordinate attitude toward the temple was misguided. It would be destroyed by the Romans in less than forty years.

(Acts 7:51-53) direct application: Stephen made the direct and personal application of his presentation. These Jews were "stiff-necked" (stubborn and unyielding) and "uncircumcised" in heart and ears (pagan in disposition). They resisted the Holy Spirit (personal deity) just like their fathers. This shows why Stephen had detailed Old Testament rebellion. "When the Old Testament prophets declared the coming of the Righteous One, they were persecuted by your fathers. You acted in like kind by murdering the Holy One. You received the divinely given law, but you kept it not".

(Acts 7:54-60) the rage that kills: that was enough! They were "cut to the heart" (contrast with Acts 2:37) and ground their teeth in anger. They were full of hate, but Stephen was "full of the Spirit, under the control of the Holy Spirit. He looked heavenward and saw God's glory and Jesus (designated still as the Son of Man) standing at his right hand (Mk. 14:62). When the mob heard this, they refused to listen further and rushed him en masse (in a mass; all together; as a group), thrusting him outside the city and stoning him to death. The witnesses laid down their garments at the feet of the young Saul of Tarsus.

They kept stoning Stephen (he did not die quickly) as he was calling (repeatedly), "Lord Jesus, receive my spirit". His prayer was soon answered. He kneeled, and following the example of his Savior, petitioned: "Lord, don't charge them with this sin." He was not praying for their unconditional pardon, but that they would change their rebellious ways and turn to Christ in his prescribed way. He then "fell asleep" (a figure used of the disposition of the body in death) to await the day of resurrection as his spirit was received by Jesus. The footnote is: Saul was consenting to this horrible and rebellious action (8:1). (For several so-called "problem" passages in Stephen's sermon.

Answering the error@GBNTV.ORG  
BIBLETALK.TV Mike Mazzalongo  
video.wvbs.org  
FortifyYourFaith.org



MELVIN HOWARD

Melvin Howard's Weekly column is sponsored by

## The Lord's Church

102 Paxton Road, Lancing





## Davis Funeral Home's Veteran of the Week



Morgan County Today is grateful to honor Michael Nance as the veteran of the week. Michael and his family have lived in Morgan County for the past four generations.

Michael is a veteran of the Tennessee Army National Guard, having served for sixteen years from December 1986 – April 2007. He graduated both Basic Combat Training and Advanced Individual Training at Fort Sill, Oklahoma where he became a qualified Army Artillery Surveyor. In the course of his sixteen years of military service he earned the rank of Staff Sergeant (SSG).

SSG Nance represented our state and country honorably while serving a tour of duty in Operation Iraqi Freedom III, in 2004-2005 while assigned as a member of the 278th Regimental Combat Team. He earned the Combat Action Badge as early as his third day after being assigned to Forward Operation Base (FOB) Caldwell.

Throughout his tour of duty, he fulfilled multiple assignments serving as; a Non-Commissioned Officer in Charge of one of FOB Caldwell's Quick Reaction Force teams, as a member of a Certify Forward Observers "COLT" team (in search of improvised, explosive, devices for convoy route clearance), and as a member of a Mobile Training Team (training soldiers in the New Iraqi Army).

Not only is Michael a veteran but he has also fulfilled many other life goals such as; became a published author of Blood on The Water: The History of the Clear Creek Community, Morgan County, Tennessee, The Forgotten Town of Montgomery, Lincoln's Assassination: A Mysterious Grave in East Tennessee, Asleep by the Tracks: The History of Lancing Tennessee, and A Thin Veil Between This World and The Next: Stories of Supernatural, Hauntings and Folklore of Morgan County, Tennessee, earned a Bachelor's Degree in History from the University of Memphis, and has fulfilled a wonderful career with the Tennessee Valley Authority for the past eighteen years.

SSG Michael Nance, thank you for all you've done for our county, state and country. Morgan County can be proud of your many accomplishments and sacrifices.

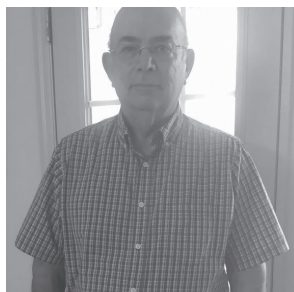


## Law Enforcement Officer of the Week

Presented by Jerry Duncan Ford

Morgan County Today is pleased to honor Larry Schaefer as the law enforcement officer of the week. Larry was raised in Knoxville but has lived in Morgan County for the past forty years. He retired from the state of Tennessee after working for the state as a Facility Supervisor at the Mor-

gan County Correctional Complex for thirty years. After retiring from the state, Larry decided he not only wanted to continue working but wanted to be of service to others in our community. He then decided to become a Morgan



County Courthouse Bailiff and has faithfully fulfilled his court duties for the past six years. When Larry has free time, he enjoys spending it with his grandchildren and taking rides throughout Morgan County on his Honda VPX-

1300 cruiser. Larry, Morgan County Today, thanks you for your service in keeping our court house safe and orderly for the past six years. We pray that you stay safe in continuance of your duties and enjoy cruising across the county on your motorcycle.

## Tax savings from an HSA



David Zubler

the benefit of reducing your taxes. Fortunately, you can take advantage of the tax savings immediately. With an HSA you receive money that is tax-free.

One of the best benefits of an HSA is that when you make a contribution, you're getting tax-free money. Instead of receiving the money immediately when you get paid, the money goes into an HSA for you to spend on medical bills. Another advantage of an HSA is that your money grows tax-free. An HSA is a health savings account, so it is similar to a savings account and earns interest. But unlike a regular savings account where interest earned will be counted as taxable income, your HSA contributions can grow without the interest being taxable. There's another benefit of an HSA. When you turn 65, your HSA will become like a traditional IRA. You can withdraw funds from your HSA for anything you'd like, not just qualified medical expenses. Although you will have to pay taxes on those funds when you do. However, you may be in a lower tax bracket when you are retired. With an HSA, not only are you setting

aside money for current medical expenses but you're also able to save for future health care costs. Whether it's this year or 10 years from now, when the time comes to make a withdrawal you can take that money out tax-free as long as it's for a qualified medical expense.

If you have a high deductible health plan (HDHP), you should consider opening a health savings account (HSA).

Using an HSA is like a savings account that you can use for qualified medical expenses. It can pay for everything from motion sickness medicine to band aids. There are only 3 requirements for having an HSA.

1. You need to be enrolled in an HDHP. That means your health insurance plan has a minimum deductible of \$1,400 for single coverage or \$2,800 for family (in 2020). Additionally, it means a maximum annual out-of-pocket expense of \$6,900 for individuals and \$13,800 for families. This includes medical expenditures like deductibles, coinsurance, and copayments, but not your premium.
2. You can't be enrolled in Medicare.
3. You must be 18 years or older and no one can claim you as a dependent on their tax return.

The maximum annual HSA contribution that you can make as an individual is \$3,550. For families, that number goes

up to \$7,100. If you're 55 and older (and not enrolled in Medicare), you can also make an annual "catch-up contribution" of \$1,000. (These are the limits in 2020) As an example, if you have a family and you contribute \$7,100 and are in the 22% tax bracket, you will save \$1,562 in taxes. If you're self-employed, you contribute pretax and it won't count toward your taxable income.

If you own a corporation, your employer (your corporation) takes money out of your paycheck which reduces your taxable income. However, you still get to use the money to pay medical bill and it's tax-free. An HSA is easy to set up and a great way to earn tax-free money if you qualify.

*David Zubler is a tax accountant and Enrolled Agent in East Tennessee representing clients before the IRS and has over 25 years of tax experience. He is the author of four tax books and is the founder and president of Your Tax Care. The company provides business and tax education to the public at its website, YourTaxCare.com. David can be reached at (865) 363-3019 or contacted by email at zublerdavid@gmail.com.*

**Subscribe to Morgan County Today.  
Call (423) 346-2329.**



Southern Edge Boutique



Bethany's Boutique

## PATTI'S UNICORNS

ACCEPTING VOLUNTEERS NOW



COME VISIT US AT:  
602 MAIN STREET, WARTBURG



### Be a Child's Hero

To apply or for more information about CASA go to our website: [beforethechild.org](http://beforethechild.org) or call 865-717-4186



**CASA (Court Appointed Special Advocate) of the Tennessee Valley** is seeking volunteers to advocate for abused and/or neglected children in Loudon, Morgan, and Roane Counties. Volunteers come from all lifestyles. No prior experience is required or needed to be a CASA Volunteer.

Our CASA program provides you with all the training and tools you need. All it takes is 10 to 15 hours a month of your time and a heart to make a lasting difference in a child's life. By volunteering for CASA, you can help children avoid trauma that could have a negative impact on their lives, and replace their adverse experience with hope and a future.



## Country Joy Venue

Tammie Shirks - Owner  
865-335-1376  
2615 Morgan County Highway  
Wartburg, TN 37887  
[CountryJoyVenue@gmail.com](mailto:CountryJoyVenue@gmail.com)  
[Facebook/CountryJoy Venue](https://www.facebook.com/CountryJoyVenue)

## Community Supporters

**Platinum Fitness**  
Fitness. Health. Balance. Lifestyle

**Stephanie Hamby**  
Owner / Trainer

728 Main Street  
Wartburg, TN 37887

tel. (423) 346-3800  
[platinumfitnesswartburg@gmail.com](mailto:platinumfitnesswartburg@gmail.com)

**TOMMY LEE FRANCIS**  
RECRUITER  
423.742.0719  
111 HEWITT AVE  
ROCKWOOD, TN 37854  
[TOMMY.L.FRANCISS.MIL@MAIL.MIL](mailto:TOMMY.L.FRANCISS.MIL@MAIL.MIL)

**Emmaus Abbey Church** est. 1989  
& Centre for Christian Counseling

Rev. Dr. V.P. Travis, Jr.  
Pastor, Executive Director

Appointments Call  
Cell: 865-661-1418  
Knoxville, TN 37931  
[bretttravis@comcast.net](mailto:bretttravis@comcast.net)

Ofc Fax: 865-947-7317  
7317 Glastonbury Rd.  
[www.emmausabbeychurch.org](http://www.emmausabbeychurch.org)

**ZACK BALLINGER**  
AUTHOR | TEDx SPEAKER | CAREER CONSULTANT

[zack@zackballinger.com](mailto:zack@zackballinger.com)

**DISCOVER YOUR PASSION**  
[zackballinger.com](http://zackballinger.com)

**Clear View Retreat**

**Marla Hines**  
Circuit Court Clerk

423-346-3503  
415 N Kingston St,  
Wartburg, TN 37887

**THE PATRIOT PLATFORM**

Share your story!  
865-387-2414  
[www.fredmize.com](http://www.fredmize.com)  
[fredmize77@gmail.com](mailto:fredmize77@gmail.com)

**Fred C. Mize III**  
Soldier, Author, Speaker

**Cindi Jones**  
Morgan County Trustee

423-346-3430  
P.O. Box 189  
Wartburg, TN 37887

**Having IRS Problems?**  
*Painless & Permanent Tax Rescues*

**David C. Zubler, EA**  
Local Tax Expert  
(865) 363-3019  
9113 Montague Drive  
Knoxville, TN 37923  
[YourTaxCare.com](http://YourTaxCare.com)

**Your Tax Care**  
Where you're treated like family

**DAVIS FUNERAL HOME**  
Our Family Serving Yours

211 Old Mill Road  
Wartburg, TN 37887  
423-346-2011

715 Morgan Ave.  
Harriman, TN 37748  
865-882-2000

**State Farm**

**RANDY MCFARLAND, AGENT**  
105 Kingston Street PO Box 690  
Wartburg, TN 37887  
Bus: 423-346-7670  
[randy.mcfarland.c61k@statefarm.com](mailto:randy.mcfarland.c61k@statefarm.com)  
[NeighborhoodofGood.com](http://NeighborhoodofGood.com)

**R&R LUMBER CO.**  
We buy standing timber and logs

**FREE ESTIMATES**  
865.748.7244