

Let the people praise thee, O God; let all the people praise thee.

- Psalm 67%5

Morgan County Today Your Community. Your News.

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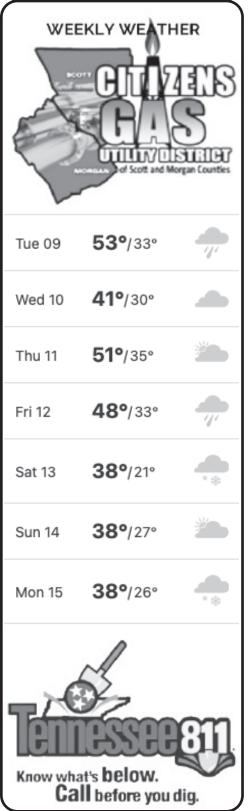
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Pet Perspective with Ms. Avery Pearl

The Season Mimi and Pap Call Winter



It has been a very busy couple of weeks! I was kinda sad to see all the glittery and sparkling stuff go back in the containers and in storage.

This is the season that Mimi and Pap call winter. Well, I don't know what that means. I just know it is COLD. Brrr!

Mimi found me the cutest little pink puffy coat, I just wuff it. She has looked and looked for Ms Ivory a coat, too. She couldn't find one small enough for her, anywhere. Mimi is worried because Ms Ivory's fur isn't as thick as mine so Ms Ivory gets cold a lot easier than me.



Anywoof, Mimi and Pap were looking at some stores. Then out of the blue on a random shelf, there it was. The cutest little plaid coat that was small enough for Ms Ivory. Mimi was sure it would be the perfect fit.

When they got home, Mimi said, "Look, Ivory! We finally found you a coat!" She put it on Ms Ivory and wouldn't you know, it fit like it was made for her. Ms Ivory wuffed it and she looked so cute and warm. I was so happy for her.

So happy in fact that, I wanted my cute little coat on, too. Mimi put it on me and Ms Ivory and I had a fashion show, modeling our new winter attire. Mimi and Pap said we were the cutest little doggies ever!

For more of my Pet Perspective like and follow me on Facebook at Ms Avery Pearl.

COMMUNITY CALENDAR

DLARMC CHANGE IN MEETING TIME.

The Deer Lodge Abner Ross Center has changed its meeting date. The Center will now meet on the third Monday of the month at 6PM. Please make a note of this change.

Coalfield Genealogical and Historical Society Meets the second Tuesday of every month Senior Citizens Building at 6:00pm

Morgan County Republican Party meets the last Thursday of every month at 7pm at the American Legion in Wartburg

The City of Sunbright is now accepting applications for a clerical position. Make arrangements to pick up/fill out an application at City hall. For more information call 423-628-5250

Together Morgan County

Will meet Friday, January 12, 2024 at 9:00 a.m. EST at Morgan County Schools Central Office located at 136 Flat Fork Road in Wartburg. Everyone is welcome to join the collaborative as plans are made to support students and families in Morgan County.

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2008 Financial Crisis Part 1 The Beginning of a Financial Crisis



Michael Nance

Columnist

The 2008 financial crisis was a historic event that had long-lasting effects in America, eventually traveling around the globe. From banking regulations to the ways that millennials think, the 2008 financial crisis left no stone unturned. How did the United States miss the signs of a collapse and who should have been ringing the alarm? Those are just a few

questions these series of articles attempt to answer. To categorize the 2008 financial crisis and its

effects inevitably leads to a comparison of the Great Depression of the 1930s. The housing market, overall economic input, and the unemployment rates that resulted from the crisis were historic and took many years for recovery to mature. Some would even argue that as of 2023, we can still see some of the effects in our economy.

Where and when did the road to the 2008 crisis begin? It began years earlier, some scholars link the crisis roots in the earlier 2000s, others hint at the mid 1990's as a point where the alarms should have been ring-ing.

The imbalance of world economies, Mortgage-Backed Securities (MBS) and the "originate to distribute" mortgage market all are root causes of the 2008 crisis.

There are three terms that must be understood to comprehend the drivers of the 2008 crisis. The terms are Mortgage Backed Securities (MBS), Collateralized Debt Obligations (CDOs), and Collateralized Mortgage Obligations (CMO).

An MBS is a debt security that is collateral or collateralized by a mortgage or a collection of mortgages. "The MBS is an asset-backed security that is traded on the secondary market, and that enables investors to profit from the mortgage business without the need to directly buy or sell home loans." So, an oversimplification is that an MBS turns your home loan into a stock investment on Wall Street.

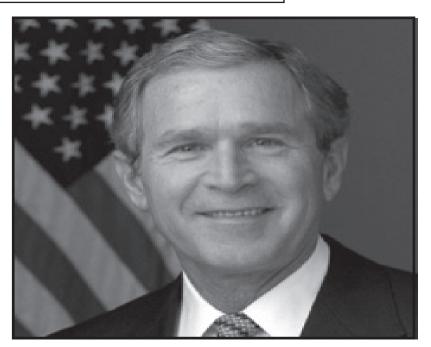
A CDO is a bundling of MBSs that represents an investment product, much like a grouping of stocks becoming a mutual fund. A CDO may contain many types of loans including car loans, whereas a CMO is only mortgage obligations.

The first MBS was issued in 1968, and continues to the present-day. The first CMO began in 1983. The MBS's were all a Government-Sponsored Enterprise (GSE), a private entity created by Congress. A GSE home loan is a private mortgage loan that follows certain government regulations.

Starting in the mid-1990s, MBSs began to be offered under private labels and not GSE backed. This meant that the government did not insure these loans and the investor had an increased chance of investing in a risky loan. The MBS market drastically grew up to the 2008 financial crisis. In 1996, \$500 million in MBSs were issued with 5 million of the totals being issued by private labels. Total MBSs in 2003 reached 3.2 trillion and in 2006 private labels reached their high-water mark of 900 million before the recession began in 2006.

So, in aggregate, the MBS private label market had grown to almost 1 billion dollars, all of which was not insured by the government. All of this money that was going into the housing market we now know involved less than desirable loans and it wasn't long before cracks in the system began to show.

On April 2, 2007, New Century Financial files for protection under Chapter 11 bankruptcy. The company was a major player in "subprime" mortgage home loans targeted at borrowers with less than desirable credit histories who paid high interest rates. As borrowers began defaulting on loans, the company quickly folded. Short term liquidity was a problem in the United States through the 1800s up to the 1940s, but no one expected liquidity to be a problem with the larger financial institutions like Bear Sterns and Lehman Brothers, but it was. Bear Sterns fell in March of 2008 and Lehman fell in September of 2008. Short-term liquidity was the problem.



George W. Bush, The 43rd President of the United States, Photo Courtesy of the White House.

The President of the Federal Reserve Bank of New York, wrote: "A key vulnerability turned out to be the misplaced assumption that securities dealers and others would be able to obtain very large amounts of short-term funding even in times of stress. ... This short-term funding came mainly from two sources, the tri-party repo system and customer balances in prime brokerage accounts. By relying on these sources of funding, dealers were much more vulnerable to runs than was generally appreciated."

The insurance giant AIG also fell victim to the crisis on September 16, 2008: The U.S. government announces they will bail out AIG, paying \$85 billion for 80 percent of the company's assets. It's hard to believe with all of the experience that the United States has witnessed since its inception with "run on the bank" problems that our

financial system could still be susceptible to such a crisis, but it was. The MBS market infected investments across the seas. The subprime mortgage debacle traveled the globe as hedge funds and banks revealed holdings in MBS products. On August 9,2007, France's BNP Paribas announced that three of their hedge funds lacked liquidity. Other European banks would soon follow suit with similar announcements.

As the financial institutions failed, the crisis began to widen. In 2008, it was revealed auto sales dropped 18 percent from 2007 data. That made 2008 the worst year for U.S. auto sales since 1992. With consumer confidence down, auto sales in the tank, as well as record home foreclosures, the bad news flowed like a river.

According to a report by Realty Trac, A total of 861,664 families lost their homes to foreclosure in 2008. There were more than 3.1 million foreclosure filings issued during the same year.

The 2008 crisis was certainly one of the most catastrophic collapses in U.S. History and the Federal Government under the Bush Administration quickly began taking actions. President Bush quickly addressed the situation on a televised address to the nation. He was obviously concerned that the government's actions would be criticized and appear like the republicans were in cahoots with big business. An excerpt of his televised address hints at that concern when he stated:

Financial assets related to home mortgages have lost value during the house decline, and the banks holding these assets have restricted credit. As a result, our entire economy is in danger. So I propose that the federal government reduce the risk posed by these troubled assets and supply urgently needed money so banks and other financial institutions can avoid collapse and resume lending. This rescue effort is not aimed at preserving any individual company or industry. It is aimed at preserving America's overall economy.

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- In Loving Memory -

Sarah Jane Freytag



Sarah Jane Freytag was born in Pennsylvania on October 19, 1936. She eventually settled in Illinois where she met her husband to be Gene Freytag. They moved out of the city and made their forever home in Sunbright where they raised their family. They had eight children together, Jane loved her church, and most of the grandchildren were raised in church as members of Sunbright First Baptist. She loved her church and the Lord and those were her number one priority. She gave unconditional love to her children, grandchildren, great grandchildren, nieces, and nephews. She took pride being a woman of God, mother grandmother, and she will be dearly missed.

Jane is preceded in death by her parents, Melvin and Estella Brown; husband Gene Freytag; sons Randy Freytag, and Wendell Freytag.

She leaves behind her children April (Alan) Jones, Becky Douglas, David (Lou) Freytag, Daniel Freytag and special friend Tammy, Tim (Teresa) Freytag, Lori (Ken) Makins; grandchildren Joe, Kristy, BJ, Whitney, Jericho, Kendra, Daniel, Jordan, Courtney and Natosha and Jacob. A host of great grandchildren that she loved to spend time with.

The family will receive friends Saturday, December 30, 2023 at Sunbright First Baptist Church from 1:00-3:00 p.m. with the funeral to follow at 3:00 p.m. with Pastor Mike Hammonds and Rev. Don Edwards officiating. Interment will follow in the Sunbright Cemetery in Sunbright.

Schubert Funeral Home is honored to serve the family of Sarah Jane Freytag.

Helen J. Neal, 93

Mrs. Helen J. Neal, age 93 of Rockwood, passed away suddenly December 30, 2023 at her home. She was the strongest lady her children ever knew and was the love and rock of their lives.

She is preceded in death by her parents, John and Wilma Weatherford; husband, Glen Neal; daughter, Wilma Jean; brother, Raymond Weatherford; and sister, Ila Rose Fletchal.

She is survived by her daughters: Lou (Don) Pass of Rockwood, TN; and Lynette (Tony) Evans of Crossville, TN; son, James E. (Martha) Neal of Harriman, TN; brothers: Enoch Leon (Patricia) Weatherford of Harriman, TN, and Robert Weatherford of Mossy Grove, TN; sisters: Betty June Todd of Murfreesboro, TN and Margaret Faye Lorimer of Chattanooga, TN; along with several grandchildren, great-grandchildren and great-great-grandchildren.

The family will receive friends Tuesday January 2, 2024 from 1:00 – 3:00 p.m. at Schubert Funeral Home in Wartburg. The funeral will follow at 3:00 with Rev. Kelvin Todd officiating. The graveside service will immediately follow at the Pine Orchard Cemetery in Oakdale, TN.

Mary Nelson, 77



Mary Nelson, age 77, of Wartburg passed away Sunday, December 31, 2023 at her home.

She is preceded in death by her parents Hobart and Lucy Goad Daugherty; sisters Stella Mae (Kermit) Crabtree, Ruby Jewel (Roosevelt) Armes, Gertrude (Darrell) Kings, Judy Ophra (Junior) Cole, and Bonnie Lou (Barry) Goad; brothers Mack McKinley "Joe" Daugherty, Lloyd Daugherty, and Isaac Henderson Daugherty; son Michael Leo Nelson. She is survived by brother James Thomas Daugherty; son Tim and Winnie Nelson; grandsons Jason and Jessica Nelson and Travis and Ashley Nelson; great grandchildren Otto and Alice Nelson and Laykin and Kollins Nelson; former husband Benny Nelson and a host of nieces, nephews and extended family.

The family will receive friends Tuesday, January 2, 2024 at Schubert Funeral Home in Wartburg from 5:00-7:00 p.m. with the funeral to follow at 7:00 p.m. with Bro. Chris Bumbalough. Graveside services will be Wednesday at 2:00 p.m. at Morgan Memorial Gardens in Wartburg.

Schubert Funeral Home is honored to serve the family of Mary Nelson.

Jane (Overton) Huckeby, 59



Jane (Overton) Huckeby, age 59, passed away Tuesday, January 2, 2024 at her home. She was born November 30, 1964 to Horace and Hazel Overton. She grew up in Robbins, TN., and graduated from Scott High School where she met the love of her life, Brad Huckeby. Jane and Brad married January 20, 1986. With this union they had 3 children, Stephanie, Steven, and Joseph. She always offered up a smile no matter what. Her family and church was her world. Jane always enjoyed taking care of her nieces and nephews. She loved her church family just as much.

She leaves behind her husband Brad Huckeby; children Stephanie and ex Fred Bowman of Kansas, Joseph Huckeby of Deer Lodge; grandchildren Jonathan, Leland, Kathryn Bowman; brothers Johnny and wife Madgie of Robbins, Tn., James and wife Linda of Burrville, Tn., Paul of Robbins, Tn., and Billy and wife Sherri of Robbins, Tn. David and wife Lisa Overton of Robbins, Tn.; sister Deloris Jeffers of Robbins, Tn., and special church friends from Pleasant Ridge Baptist Church and a host of nieces, nephews and extended family that we could not name them all.

The family will receive friends Saturday, January 6, 2023 at Pleasant Ridge Baptist Church in Sunbright from 1:00-2:00 p.m. with the funeral to follow at 2:00 p.m. with Rev. Steve Gadd and Rev. Doug Morgan officiating. Interment will follow in the Union Hill Cemetery in Sunbright.

Schubert Funeral Home is honored to serve the family of Helen J. Neal.



Jane is preceded in death by her parents Horace and Hazel Overton; son Steven; brothers Charles Overton, Gene Chitwood, Bobby Overton, Ray Overton, and Mack Overton; sisters Sue Epperson, Betty Chitwood, and Maxine Lort.

Schubert Funeral Home is honored to serve the family of Jane (Overton) Huckeby.

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

— In Loving Memory —

Beverly Carolyn Tinch Adamson, 81

Beverly Carolyn Tinch Adamson, age 81, passed away at UT Medical Center in Knoxville Friday, December 29, 2023.

She was born in Sunbright, TN January 19, 1942. She attended Sunbright School in her early years, then the family moved to Fairborn, OH. She attended school in Fairborn and then completed Beauty School. She later went to work at NCR for several years. Beverly and her husband Ernie then went to work for themselves with Adamson Wholesale, where they were in business at Caesar Creek, OH for 40 years. She moved back to Jamestown, TN seven years ago to be near her sisters. She was a loving mother, grandmother, sister and friend. She was a very hard worker all her life.

son, Mike Adamson; parents: Archie and Gladys Tinch; brothers: Jack Tinch, Rondel (Linda) Tinch, and Denver Tinch.

She is survived by her daughter, Kimberly Pike; grandchildren: Paige Malick, Christine Hutton, Travis Malick, and Kinsey Malick; several great-grandchildren; sisters: Sharon Tompkins and Laurel Tinch of Sunbright; sisters-inlaw: Ruby Tinch of Sunbright and Carrie Tinch of Huber Heights, OH; along with nieces, nephews, family friends and loved ones.

The family will hold a private service.

Schubert Funeral Home is honored to serve the family of Beverly Adamson.

She was preceded in death by her husband, Ernie Anderson;

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

Psalm 86:4-5

4 Rejoice the soul of thy servant: for unto thee, O Lord, do I lift up my soul.
5 For thou, Lord, art good, and ready to forgive; and plenteous in mercy unto all them that call upon thee.

Ann Melhorn, 79



On December 31, 2023, Ann Melhorn of the Joyner Community peacefully passed away at the age of 79, surrounded by her loving family. Preceded in death by her parents, Jess and Winnie Clark, sisters Thelma Grubb, Nelma Bea Pogue, Peggy Avery, and brother Junior Clark, as well as her grandson Colby Melhorn, Ann was known for her unwavering love and dedication to her family.

Although her given name was Barbara Ann, Ann was affectionately known to all as Ann. Throughout her life, she played various roles, starting as a devoted mother to her five children. As time went on, she became adored as "Gram" and "Grammy" by her grandchildren and great-grandchildren.

Ann began her career at East Tennessee Human Resources Agency (ETHRA) as one of the first transportation specialists in Morgan County and the surrounding areas. During her time at ETHRA, she gained the admiration of many for her unwavering assistance and compassion towards others.

Later in life, Ann opened "Ann's Market and Deli" in the Kellytown area of Oliver Springs. Alongside being a loving wife, mother, grandmother, and great grandmother, Ann found her true calling as a business owner. She formed deep connections with her customers, often knowing them and their families by name. "Ann's Market and Deli" became a cherished establishment, known not only for its delicious food, especially Ann's famous cornbread recipe, but also for Ann's genuine willingness to help anyone who came through her doors. Her customers affectionately referred to her as "Miss Ann." After closing her business, she embarked on a new career with the Laborers Union Local 818 in Oak Ridge, where, once again, she earned the love and respect of everyone she met. Ann eventually retired, embracing her favorite title of endearment, "Grammy."

Ann leaves behind her beloved husband, Ray, and their children Kenny Melhorn, Susie McPeters (Mitch), Tonya Cooley, Melinda Willis (Tim), and Michael Melhorn (Beth). She also leaves behind her cherished grandchildren, Christina, Autumn, Courtney, Samantha, Jordan, Bradley, Jake, Eyrica, and Andrew, as well as her great-grandchildren, Chezlee, Scarlett, Makynlee, Elsie, Ashton, Madilyn, Mackenzie, Makenna, Milah, and Jase.

In memory of Ann, her family will hold a private funeral service at Schubert Funeral Home, followed by her burial at the family plot. Ann will forever be remembered as an active member of Mossy Grove Baptist Church, a dedicated wife, mother, grandmother, great-grandmother, and sister. A special thank you to her nurse Christy, who provided special care and friendship. Ann's kindness, empathy, and love for others will be deeply missed by all who had the privilege of knowing and loving her.

Schubert Funeral Home is honored to serve the family of Miss Ann Melhorn.



Tom Redmon

Columnist

What we Need to be Doing in the Latter Days the scripture and test the words of the teachers. We can understand what

You do not need to tune into the daily news to know what is going on in Israel and the Middle

East. We all know after we hear one news cast that it isn't good. At present the war has been going on close to three months. Israel has lost over 600 military casualties and Hamas has lost

over 6,000 while we know many civilians have been killed in a brutal way but we do not know how many are still being held captive and how many of the hostages are dead. What we all know is this war is not good. All the other countries in the Middle East are standing by ready to join the fight against the Jews. Will Iran with all their weapons join the Palestinians and Hamas? What about Russia if they see the United States is too involved in the Middle East? Are we headed to the third World War? Is the end of

Only God knows the answers to these questions. As Christians what do we need to be doing while we tarry in this troubled time?

We certainly do not want to play God and predict when the end of the world will come. I

remember when I was in Guam in 1960-61 when a group of religious people in the Philippines predicted the day and hour when the end of the world would come. When the scripture tells us that only God knows this. What we need to do as Christians is to be watchful and work to do as Jesus Christ taught us. Many are out there lost in sin that we need to get converted. We certainly need to worship our Heavenly

Father and get closer to Jesus Christ. We do not need to have our churches divided like they are today. Instead of our churches going down in attendance we need to be growing in bringing the flock in to worship the Lord Jesus Christ.

Christ's church is not the building that we worship in, it is the body of people who worship and follow His teachings. We need to be aware of false teachers who are leading many astray. We need to stay in

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God wants us to know if we study His words and pray for understanding. We have the Holy Spirit to guide us. We need to listen to Him, and believe me He will guide us if we do.

We do not need to stand by and worry about the future. First, of all worry has never solved a problem and the scripture tells us not to be anxious about anything. If you know the Lord

Jesus Christ then you know His promise. He is always with you. If God be with you who can be against you?

Is your heart right with God? Have you forgiven those who have done you wrong? Remember what Jesus says. If you will not forgive your

> brother, God will not forgive you. Do you have hate in your heart? Get rid of that today. God says love your enemy and pray for those who persecute you. It might be hard but Christians can do it. If you have wronged someone, go to them and make it right today. It needs to be done. We need to love one another. We need to go to 1 Corinthians 13 to see what real Christian love is. I believe it is love that is missing in our churches today. Real true love like Jesus Christ would approve is missing. Its hard to understand why so many people cannot understand what is happening in our country and world. As Christians we know what is right and what is wrong. We know that God made women for men and vise

versa. We know that it is wrong to kill

babies. We know that Jesus is the only one who can save us from the punishment of sin. We certainly know what is sin but if we slip, we know we don't keep on sinning, "God will forgive you."

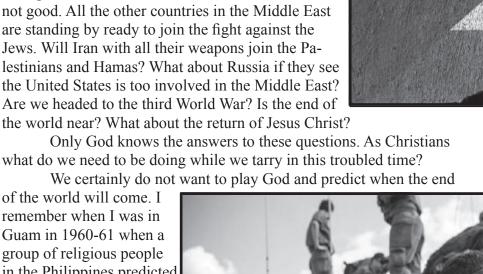
Pray for peace in Israel. Pray for America.

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Historically Speaking Chris Keller Part Two By Ray Smith - Oak Ridge City Historian

Benita Albert brings us part two of the story of another Oak Ridge Schools alumni. She tells of Chris' many interests, inventions, and discoveries. An amazing read! Enjoy...

"Cataracts are the leading cause of blindness in the world, a condition that is curable. There are millions of people around the world who have cataracts, and yet, no access to treatment. Even in the United States, due to the vagaries of healthcare plans, there are people who cannot afford to have their cataracts removed. One of the challenges of medical engineering is to invent tools that decrease the cost and increase the speed and accuracy of the procedure. If a person lives long enough, they will eventually develop cataracts. It is the most common surgery done."

The words above, written by Chris Keller, an Oak Ridge High School 1972 graduate, have motivated his recent invention and basic design of a surgical tool to improve the efficacy of the capsulotomy procedure in cataract surgery.

Part One of this two-part story chronicled many opportunities, formative science experiences, that Chris pursued either in school or independently while growing up in Oak Ridge. He was a born dreamer, questioner, problem solver, researcher, and inventor. His career trajectory has not been a linear path. In fact, over the more than five decades since he left Oak Ridge, Chris has been involved in and taken advantage of groundbreaking technological advances to periodically redefine and reset his scientific pursuits. And he is not done yet!

As previously mentioned in Part One of his story, Chris has gone where scientific opportunities intrigue him. After earning a degree in Chemistry from Michigan State University, Chris sought a secondary science teacher certification through the University of Tennessee, Knoxville. It was during required teacher observation sessions through the UT College of Education's "September Experience" that Chris returned to my ORHS math classroom to observe and to practice teach. It was a great honor for me, his former teacher. He taught a lesson on Boolean Algebra that my math analysis students thoroughly enjoyed. I could not help but think that there were very lucky students of the future who would greatly benefit from his love of all things involving science.

He was hired as a physics teacher at Dunwoody High School, a large suburban Atlanta secondary school, in 1979. He emphasized immersive science demonstrations such as creating a giant pinhole camera in his classroom by covering windows in thick cardboard and cutting a single one-inch diameter hole. Chris explained, "Aluminum foil with a smaller hole demonstrated how the upside-down projected image could be made sharper, but less bright."

Of another project, Chris wrote: "A student brought in a large battery for a truck which could supply a lot of amps. We set up two parallel pieces of copper tubing, 8 feet long, hung from the ceiling by strings. We ran current through them so they would swing away from each other, or toward each other depending on the directions of the current in them, then we measured the current and deflection."

A third example of a class demonstration involved a donated 1 hp motor. "My students and I attached a 6-inch wooden arm perpendicular to the motor shaft. We then attached a thin rope that ran from the end of the arm to the end of the classroom. The rope went over a pulley and weights were attached to it. With the motor running, 3-dimensional standing waves developed in the rope, as the weights applied a constant force, and the pulley allowed movement as needed according to wave magnitude."



Chris is setting up equipment to view the April 21, 2017, solar eclipse in Oregon. Chris noted that he still uses the 3.5" Questar catadioptric telescope his father gave when he was in eighth grade.

development work I got a reputation for being a kind of Sherlock Holmes, observing clues and seeing how they fit together to reveal what was going on. When there were problems at other disk drive facilities, I was sent to help determine the cause and solution to the problem. This took me to Singapore, Mainz Germany, Havant England, and Bangkok Thailand.

Speaking to further challenges in his work at IBM, Chris wrote: "I invented some strategies for near-contact recording and maintaining lubrication on disks (so they wouldn't crash). IBM patented several of my inventions. It was obvious that disk drives were not going to be the best way to store data in the future since they used too much energy spinning the disks. I wanted to work on microelectromechanical systems, MEMS."

Also, while at IBM, Chris fell for and proposed to software engineer, Ming Hu. They wed in 1991, just one year before Chris would once again opt to pursue further academic studies. Ming continued her career in software engineering in their new home state of California until retiring in 2015.

As a result of his newly defined, MEMS curiosity, Chris entered the PhD program in Materials Science at the University of California-Berkeley in 1992. Chris mused about this period: "At age 37, I was the oldest guy in the class, older than some of the professors, but better late than never. I invented some new MEMS devices which the university patented. A great thing about UC Berkeley is that they had a microfabrication lab with all the equipment needed so that we could design and fabricate our integrated circuits and MEMS devices ourselves on 4-inch silicon wafers. Students could rapidly iterate their designs and make swift progress."

Awarded with university sponsored trips for Chris to present his research at conferences in Sweden, Japan and South Carolina, Chris was also highly honored to receive "The Ross Tucker Award" in 1997 from the Electrical Engineering/Computer Science Department. The Tucker Award is given annually to the student who has made the most significant contribution in the field of silicon design and fabrication. ideally a perfect circle, and centered on the visual axis of the patient's eye. This is very challenging to do by hand within the confines of the eye using small forceps or a needle with a bent tip. There is a risk of the tear going the wrong way, and then the capsule will not be able to hold the new lens in proper position."

Chris has designed an instrument to perform the capsulotomy using a cutting element, a circular ring, made of superelastic nitinol so that it can be stretched into a narrow ellipse to fit through the small incision in the cornea and then open back up to a perfect circle without kinking. The process can be observed via the following online link: https://www.youtube.com/watch?v=-Suh4ypcdQk&t=12s.

"A silicone suction cup pulls the lens against the cutting element. Then a vey short-duration, electrical pulse heats the nitinol ring to just cut through the membrane and not affect neighboring tissue."

Chris described the journey of perfecting a design as a practice in persistence. "It helps to have a working model in your head that automatically applies all the laws of physics that you know about. You can imagine different constructions and just watch them work in your head. Next, go to the lab, design, test, and let nature tell you what you forgot to take into account. Keep going back to the drawing board and trying again. Reading about exciting technological breakthroughs in the news every day can give people the wrong impression about how research and development works. In the real world, most scientists slowly creep up on the truth. Persistence and the joy of finally understanding something new are needed to endure the frustration of seemingly endless trial and error."

Chris' work, now commercially named Zepto IOL Positioning System, took a decade to design, test, and pass a clinical trial necessary for FDA approval, the latter approval received in 2017. In 2013, Chris and his partner demonstrated the proof of principle for the device, an accomplishment made possible with National Institute of Health National Eye Institute Small Business Innovation Research seed funding. They were advised to enlist additional personnel, a team of experienced people who had commercialized ophthalmic products before. They added other investors for increased monetary support. Chris is the cofounder of Centricity Vision, Inc. where he serves as the Chief Technology Officer.

Advantages cited for the use of Zepto in cataract surgery beyond accuracy and safety include increased reliability in cases where a patient has more complex and complicated eye issues such as advanced cataracts, congenital cataracts, small pupils, trauma, and corneal opacities. Chris cites ongoing work priorities he continues to pursue, specifically mentioning his plans to develop an even-easier user interface for surgeons and to focus on ways to reduce manufacturing costs.

Chris epitomizes Albert Einstein's oft-quoted mantra to "never stop questioning." In fact, when I asked him about retirement, Chris said his mind is booked with projects to fill at least the next twenty years. He added, "People value their eyesight greatly, so society is willing to support research into eye care. There are still so many eye conditions that do not yet have satisfactory treatments."

From someone who has recently undergone cataract surgery and experienced the joy of greatly improved vision, I am even more grateful for Chris Keller's commitment to problem solving and his passion for research and development. From his childhood in Oak Ridge where science interests germinated, to the halls of academia, to the world of research and development experiences, Chris has lived through seven decades of progress and change. He has embraced change, and in doing so, he presently claims 48 issued patents with three more pending. As mentioned earlier, Chris Keller is not done yet! His creative mind is wide open. ***

"I got some notoriety on my end of the school building when some of my electrical demos tripped the circuit breaker for those classrooms, not just my room. I had to run down the hall and reset it."

"I watched my students go off to exciting college engineering programs, and having met many of their fathers who were working on interesting engineering projects at various companies, I chose to leave teaching after two years. I enrolled in the Georgia Tech Engineering Science and Mechanics program to get an MS degree."

He subsequently accepted a position at IBM in Rochester, MN to work on hard disk drive development. Chris reflected on this ten-year phase of his career: "At IBM I got to see many fabrication processes. At the time, they had machine shops, plastic injection molding, circuit board fabrication, silicon wafer integrated circuit processing, as well as the means to make magnetic recording disks and read/write heads. I found it valuable to learn as many methods as possible for making things. In my 6

Completing his PhD in 1998, Chris was ready to further pursue his passion by starting his own sole proprietorship to design and fabricate MEMS devices for professors to use in research. Among the partnerships Chris listed was a contract with NASA to design and fabricate MEMS devices for the Stardust Mission that captured particles in aerogel from comet Wild 2. He worked with University of Arizona professor Neil Mendelson to fabricate force gauges used to measure forces applied by bacteria forming chains as they multiplied.

But it is Chris' work in eye surgery that drives his latest research passion. In concert with an ophthalmology professor from the University of California San Francisco, Chris has created a medical instrument to improve upon the stage of cataract surgery known as the capsulotomy.

I asked Chris to explain.

"The lens of the eye is completely enclosed in a collagen membrane about 20 microns thick called the lens capsule. In cataract surgery, the surgeon makes a hole in this membrane on the anterior side of the lens to get the bad lens out and put the new artificial lens in. This hole is called the capsulotomy, and making it is the part of the operation that is most stressful for the surgeon. The capsulotomy is supposed to be 5.0 to 5.5 mm in diameter,

There you have the Chris Keller story as told by Benita Albert. I think you will agree he has succeeded in creating some amazing inventions.

I am pleased to tell you that Chris saw some of the five interviews Keith McDaniel and I did with Benita on our Hidden History: Stories from the Secret City video cast and contacted her. Here is the link to the video casts: https://www.youtube.com/@hiddenhistorysecretcity/ videos

Kinq.

her as Nancy.

song in later years.

was used in the film "Beaches."

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FLASHBACK By Mick Harper

1. Name Shep & the Limelites' best known song.

2. Which one-hit group released "The Book of Love"?

3. What was the name of Rocky Raccoon's girlfriend?

5. Name the song that contains this lyric: "It must have been cold there in my shadow, to never have sunlight on your face."

Answers

1. "Daddy's Home," in 1961. The song would have reached No. 1 on the chart but was kept from the top spot by Ricky Nelson's "Travelin' Man."

STRANGE BUT TRUE By Lucie Winborne

* Fireflies are the most efficient producers of light in the world.

* Tong Aonan solved 840 Rubik's cubes, then used them to create a portrait of his crush and declare his love for her. Sadly, she rejected him

* A runaway tortoise in Putnam County, Florida, covered a span of five miles in three and a half years before ending up at Florida's Wildest Animal Rescue, where a staff member was able to determine its identity and reunite it with its owners. * Snake Venom, the world's strongest beer, has an alcohol level of 67.5%.

* Breton, a great white

shark, created a self-portrait of sorts with its GPS tracker on its travels through the Atlantic Ocean. What made the mapped outline remarkable was its resemblance to a great white shark!

* Anuptaphobia is the fear of being single forever.

* Sixteen-year-old Titanic survivor Katherine Gilnagh didn't understand the ship's dire situation until she made it safely to New York, but thought that being put into lifeboats and picked up by the Carpathia was part of the voyage.

* Asian hair grows 30% faster than Caucasian hair.

* The soft drink Mountain Dew was created in Tennessee in the 1940s as a mixer for whiskey, hence its name (a slang term for moonshine).

* If, like many Americans, you have trouble getting to sleep, you might try the advice of researchers and go low-tech camping for at least a week. The lack of electronics helps reset the body clock and synchronize melatonin hormones with sunrise and sunset.

* A bookstore in Australia wraps its volumes in paper with short descriptions attached so potential buyers won't "judge a book by its cover."

Thought for the Day: "How wonderful is it that nobody need wait a single moment before starting to improve the world." -- Anne Frank

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2. The Monotones, in 1958. They were mentioned in "American Pie," by

Don McLean, but never had another major hit. The 1991 film "Book of

Love" used the song in its soundtrack, done by Bo Diddley and Ben E.

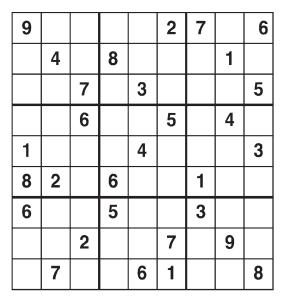
3. Her name was Magil, and she called herself Lil, but everyone knew

4. The Fleetwoods. Ronnie Dove and Brian Hyland also covered the

5. "Wind Beneath My Wings," by Bette Midler in 1988. Although re-

leased by several others, Midler's version was the one that took one Grammy for Song of the Year and another for Record of the year and

by Linda Thistle



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!

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King Crossword

24 Sofa brand 25 Cake mixes 41 43 44 45 46 42 28 Links org. 47 48 29 Los -, California 50 49 51 30 Satisfied sigh 32 "Say something!" 10 Mythic man-51 Regimen 33 Prevents, "Alfred" comgoat legally 34 DOWN 11 War god 34 Virgil epic poser 1 Calendar 13 1509, to Cato 36 Billboard 35 Flower part abbr. 19 Back mus-37 Poet Teasdale 36 Run-down 2 Actress West 37 Sudden cles, for short 38 Theater production bursts 3 Pie – mode 20 Trendy 4 Land created 21 Heart charts 40 Aachen arti-39 Church secby C.S. Lewis 22 Bound tion cle 40 Work on 41 Dog's bowlful 5 Lisa's brother 23 Fact 6 Spanish gold 25 Pastry store proofs 42 Fly at a low 43 Clean air org. 7 Apex 26 Scarce altitude 8 Esoteric 27 Hourglass 44 – polloi 47 Grate 48 Points of view 9 Chicago's 45 Single fill 49 Pro votes Mayor 29 Portal 46 Calif. clock Lightfoot 31 "Psst!" setting 50 Bit of butter © 2024 King Features Synd., Inc.

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 (\P) letter string as each unscrambles into more than one word (ex. **VRATHE** becomes **HATER** or **EARTH** or **HEART**). Fit each string's word either across or down to knot all twelve strings together.

^{4.} Who covered "Tragedy" in 1961?



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your Real Estate needs.







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Daniel Bunch

(Big Man Dan)



The Bulldog Banner



Charles Burnest Burchell (AKA Sock) - Part II of II Born: October 11, 1938

By: Cole Burchell

This article is not similar to those I have written in the past. It is the work of a burning passion to preserve my heritage and past. Below here is a man who I am dear to, my great-grandfather who for the past 85 years has experienced the treasures of life. He has labored for, loved, raised, and taken care of the people closest to him. One's life's work of dedication can not be forgotten and deserves at the least recognition which I hope to garner with this interview.

Below
boredCole Burchell
(CatFish Cole)*The

*The text has been altered from its original audio recording to bring the audience greater clarity and understanding.

Personal Interests

What is your favorite kind of music? I love country music as there are a lot of artists in it I like and I wanted to play a guitar but never learned how.

Do you have any favorite TV shows or movies? Yeah, I like westerns and game shows, like Gunsmoke which I like pretty good, and Wagon Train, and Arizona Territory. I like Clint Eastwood a lot in all his movies.

What books or stories are your favorites? Not too many but I like them crossword puzzles, that's about the only thing I fool with.

What is your favorite car manufacturer? Mostly I like a Ford, especially a 1955 Model which I used to own. My favorite vehicles of the ones I owned were a 1950 Studebaker, a Buick, a 1939 Chevrolet, a 1940 Ford, and a 1946 Ford. Back when I bought them you could buy them real cheap, but you don't anymore. I bought them from individuals some of them and one of them I bought from a man up here who owned the auto parts. You could get four gallons of gas for a dollar, 25 cents a gallon, but there wasn't many gas stations around, just a few here and there. I guess they was five or ten miles apart. You could run nearly a whole week on \$2.

What are your favorite foods? Well, I like green beans, sweet potatoes, Irish potatoes, and pickled beets, that's what I was raised on. Oh, and sausage, bacon, and I like hamburger pretty good but I don't eat it much. For dessert, I like peaches, and apples, and strawberries. I like Texas Roadhouse and Cracker Barrel pretty good where I eat breakfast at the Cracker Barrel most time, and at Texas Roadhouse I get steak and their rolls.

What is your favorite time of the year? I don't like wintertime, I like summertime, I like the holidays pretty good, Thanksgiving, and Christmas, and New Year's.

What are your favorite things to wear? Well, I like a western hat and I used to wear a suit sometime years ago but I don't do it anymore. I like work boots and cowboy boots and I wore a lot of T-shirts in the summertime.

Historical Events

Were you ever involved in the military? No, they told us anybody who worked on a farm helped their family out; they didn't have to sign up. I had a brother, Roy, that went one time when they called but they never called me.

Do you remember WWII at all? (1939-1945) No, but I remember them talking a little bit about it and my daddy thought he was gonna have to go but he didn't have to. I never did know nobody that was in there, around where I lived up there you hardly ever hear anything about anybody going. I had a cousin who went but he wasn't in the war he just went to the Army. I also heard talk of the bombs dropped on Hiroshima and Nagasaki.

What do you remember about the Civil Rights Movement? (1954-1968) I remember MLK Jr. and Rosa Parks, but mostly just what I heard, and with Rosa Parks just what they was telling on TV. There wasn't any local Civil Rights Movement activity or many African Americans in the area I lived.

What do you remember about JFK's assassination? (1963) I remember that I was working in Jefferson City and they shut the plant down and we all got to go home. I heard a lot of tales about it, who done it, and how they done it. I don't know really if Oswald did it just what they said.

Do you remember seeing the Moon landing? (1969) No, I never watched it but I heard a lot of talk about it, it was a pretty big deal back then. All I seen was a spaceship taking off and that was all.

What was your opinion on the Vietnam War? (1955-1975) They shouldn't have even went over there.

What do you remember about the Cold War? (1947-1991) I heard a lot of telling about the Berlin Wall and all I knew about the Space Race was what I saw on TV. All we had was a radio and it didn't even work sometimes.

What do you remember about 9/11? (2001) I was at work when it happened and I seen the second tower hit. I believe the United States government trained them pilots and that they caused it.

Which presidents stood out to you and what did you think about them? I remember seeing Eisenhower on TV back then and I thought Eisenhower, Roosevelt, and Truman was pretty good presidents. I was a Democrat and when I voted I always voted for Democrats I never did vote for a Republican. I never did vote much but two or three times was all. Though most of my family was Republican, but I thought Democrats were the better president, that's my opinion. I didn't think much of Nixon, but I don't know if he was really guilty or not. Though I thought Gerald Ford was all right, but I didn't think much of Reagan and I didn't like him really, though he did play in a lot of old westerns. I'm not a fan of Trump either cause he seems to be too busy doing too much stuff.

Wisdom & Legacy

What would you say is the most important thing you've learned in your life? To read and write.

What was the best decision you made in your life? Getting married.

What is the most important quality a person should have? Being honest.

What is the most important thing to you in life? Good health which working and eating home-grown meals all my life has allowed.

What do you want to be remembered for? That I try to be honest about anything and about everything and I try to do everything right.

What are you most proud of in your life? That I brought my kids up right and we was never in no trouble or nothing which I think is doing pretty good.

If you could have done anything different in your life what would it have been? Nothing, I'm pretty happy with how it went.

What would be one thing you would like to do today? What I'd like to do is walk a little better, I'm satisfied.

What could today's people do to improve living? They could stop raising the prices on everything and resolve the inflation.

What wisdom would you share with the world if given the chance? For all to have good health and be happy.







Charles Burnest Burchell (AKA Sock) - Part II of II Born: October 11, 1938 By: Cole Burchell



Daniel Bunch (Big Man Dan)



Charles Burnest Burchell (AKA Sock)

I appreciate you for taking the time to read about the life and humble nature of a man you don't even know. It is this hospitality that makes mankind so great as we can behold the testimony of

Cole Burchell (CatFish Cole)

others and reflect on the world around us.

- Cole Burchell

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Keep away from people who try to belittle your ambitions. Small people always do that, but the really great make you feel that you, too, can become GREAT!

- Mark Twain



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Scott County PEC employees & board members wish everyone a happy, healthy, and blessed 2024!

The Warrior Conundrum



John Burns Opinion Columnist

Doctors were more than willing to offer an opinion based upon what they learned in medical school. I was confused, for I was reading the Bible

My life in Atlanta shifted to learning to deal with

the aftermath of combat trauma. I was enrolled in

outpatient PTSD counseling and I began to incor-

porate my faith into learning exactly how peace is

nothing more than a stubbornly persistent illusion

to those who have prosecuted war.

which contains stories of great men and women who waged war.

The Bible identified differences between righteous killing and murder. King David became my example for learning to experience some semblance of peace. It would never look like mans manufactured ideas about peace, for all the thoughts of man is only evil continually. Men wage war for monetary purposes.

I believed all wars are mans inventions. God will give you the desires of your heart to prove that he alone is God. Men wage war for human reasons about what civilized looks like. Hiding in plain sight is the Greek term Eugenics. Nations believe they are exceptional without God.

America was indeed attacked on 9/11-2001. However, the gradual fall away from biblical beginnings led to the rise in Islamic radicalism, as America looked to secure the petro-dollar while allowing for all the immoral policies our government backed to be emigrated abroad.

Anyone who has ever traveled east of Jerusalem, can tell you that religion is what guides every decision made by Rulers. Islam can not exist within the confines of representative government of any kind. It is itself a theocracy, backed and advanced by militant government. It is about conquest!

Roman Catholicism is about the marriage of Government to state. While pretending to practice outward piety, the church of Rome is hording enough wealth to solve world hunger! Both Islam and Catholicism emigrated from Babylon. Both will play an important role in the rise of the satanic trinity.

I continued in my Catholic faith while deployed to combat. I figured it could not hurt having a priest absolve me of my sin. If I was to die, purgatory awaited, and I could negotiate with God after dying for my country. I later learned this is the great lie of Catholicism, and the reason they do not want their followers learning the Bible.

Warfare has taught me how arrogant men in power have become. Ever willing to send a poor class of citizen to battlefields most Americans know not exist. All for the purpose of keeping them wealthy and in complete power. The sacrifice of American children matters not to them as long as their kids do not have to fight.

While in treatment at the VA, I continued to confront racism in my own life. I had befriended many Black veterans who I listened to, as they described segregation, service, and life after Vietnam and Korea. I realized that our country has been built upon a bad foundation.

The word in English is Eugenics. It was coined by the Greeks to describe a well-born stock of people who should benefit from education, commerce, and religion. Their desire is to enslave an under-educated population to labor as they are the sole benefactors of wealth.

No where on earth has eugenics taken root like it has in America. I began to realize our education system actually promotes a version of eugenics that may prove to be the most diabolical form of racism and classism ever advanced by humans. people harness the rest of society to their version of utopia. Completely devoid of the knowledge of God or his Bible. By removing the Bible and prayer from public school, rich elitists could keep poor folks in slavery and the government agreed.

Charles Darwin was born into a wealthy ruling family in England. He was an advocate for white eugenics. He thought black people were the result of not fully evolving from monkeys. He did not believe in intelligent design because he believed only one class of people could possibly be intelligent.

His theory on the origin of the species, permeates and harnesses our entire education system to inherent classism and racism. Our American society is breaking down morally because they undermined our biblical heritage and advanced a eugenic model on our society.

Sadly, this model made it into western seminary. The history of racism in church can not be overstated. The KKK came from the southern Baptist convention. Black liberation theology was birthed upon the death of martin Luther King Jr. Church has caused more division than unity.

Replacement theology was adopted by the church in Ephesus and addressed by Jesus Christ in his letter to the Ephesian Church. Western Seminary practices Greek hermeneutics which is not scriptural. The writers of the Bible practiced Hebrew hermeneutics.

The Old Testament was revealed to Men in Hebrew. It was transliterated into Greek by Pharoah Ptolemy in 265 BC. The language of conquest replaced Gods single creation Love language. From this transliteration, every empire in history translated the Bible into a new conquest language.

Inadvertently, men have succumbed to being dumbed down in church as they adopted a New Testament only theosophy, and there is no longer Holy Spirit power emanating from church pulpits.

As a soldier home while my peers were fighting a protracted war on terrorism, I decided I needed to get right with the God of the Bible and learn the ancient Hebrew language and Greek New Testament. I soon realized that the Bible was one complete message, divided into two testaments by men!

War began to take the lives of men I respected and that Loved Jesus Christ. The only way I can honor them is to speak hard truths and leave easy lies in the vestibule of church. The Bible is now my warranty deed and owner's manual for all things pertaining to God, for men are most double minded.

My journey gets lonely, but I would rather be alone with God than surrounded by people who care nothing about the creator who purchased their eternal life on Calvary. My destiny has been chosen by God my redeemer, and I know my redeemer lives!

He was crucified upon a cross of wood, yet he created the hill upon which it stood.

He is alive forevermore, and he is returning for his virgin bride very soon. John Burns RLTW 3-26-2023

Staff Sergeant John Burns enlisted into the United States Army on September 23, 1987 as an 11C Infantry Mortarman. He graduated from the 7th Infantry Division, Ranger Class 11/89 and served in the invasion of Panama, Desert Storm and the Battle of Mogadishu while assigned to the 75th Rangers.

Some of his many decorations, awards and badges include; Bronze Star Medal for Valor, Purple Heart, Meritorious Service Medal, Sniper Badge, Pathfinder Badge, Master Parachutist Badge, Combat Infantry Badge and Expert Infantry Badge. Throughout his prestigious military career, he traveled to forty-five countries on five continents and all but two states while serving in the military.

The cult of Charles Darwin hides in plain sight as highly educated elite

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

Weekly SUDOKU

Answer







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

Solution time: 22 mins.

King Crossword

Answers

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С	Α	L	Α	Μ	Α	R			R	0	Α	R
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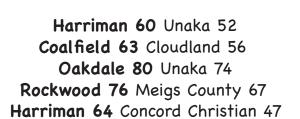
HARRIMAN CHRISTMAS CLASSIC

Photos and Sports Coverage by Terry Futrell

Boys

Oakdale 69 Concord Christian 76 Coalfield 26 McMinn Central 89 Wartburg 60 Meigs County 78 Rockwood 57 Cloudland 35 Wartburg 49 McMinn Central 85

Coalfield's Waylon Burgess shoots over a McMinn Central defender. Burgess scored 14 of Coalfield's 26 points in the 26-89 loss to McMinn Central.





Oakdale's Sydney Gregory drives for a shot over a much bigger Concord Christian defender. Gregory racked up 16 points in the Eagles 76-69 loss.





Lady Jacket McKinlee West battles two Austin East defenders for an inside shot. West had a stellar game, scoring 24 points in Coalfield's heart-breaking 45-50 loss to Class 2A Austin East.



Lady Eagle Chloe Hamby attacks the basket for 2 of her 9 points in Oakdale's 42-47 loss to Mt Pisgah.



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HARRIMAN CHRISTMAS CLASSIC

Photos and Sports Coverage by Terry Futrell

Girls

Oakdale 42 **Mt Pisgah 47** Coalfield 45 **Austin East 50** Rockwood 17 **Cloudland 71 Oakdale 51** Unaka 46 Rockwood 32 Austin East 61 Coalfield 40 Cloudland 63 Harriman 39 Unaka 38 Harriman 41 Mt Pisgah 56



Mt. Pisgah's Kaylynn Walls towers above Harriman's Aaralyn Humphrey as she attempts a layup. Humphrey scored 10 points in Harriman's 41-56 loss.





Wartburg's Ian Francis battles a McMinn Central player for a rebound. The Bulldogs were outmanned in their 49-85 loss



Harriman's Cam Anderson goes acrobatic for a shot over a Concord Christian defender. Anderson scored 8 points in the Blue Devils' 64-47 victory.

Wartburg's Landon Quinney flies above a Meigs County defender for a layup. The Bulldogs lost to Class 2A Meigs County 60-78.



TCAT Student Earns ASE Certification



Devin Lee Lewis Completes ASE Certifications

TCAT Oneida/Huntsville would like to recognize Devan Lee Lewis on his American Service Excellence (ASE) accomplishment. Devan was dual enrolled in our Automotive Technology program at Alvin C. York and completed all his ASE Certifications as a high school student. He is ASE certified in the following: Electrical Systems, Manual Drive and Axels, Brakes, Engine Performance, Suspension and Steering, Automobile Service Technology, Engine Repair, Automatic Transmission and Transaxle and Heating and Air Conditioning.

Congratulations Devan on this amazing accomplishment.

The ASE certified technician provides the automotive service industry with the technician's proof of expertise in the services they provide.

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Intro to No VA Resources for Illegal Aniens Act

NASHVILLE, TENN. – U.S. Senators Marsha Blackburn (R-Tenn.), Tommy Tuberville (R-Ala.) and House Veterans Affairs Committee Chairman Mike Bost (R-III.) introduced legislation to stop Department of Veterans Affairs (VA) resources from being used to provide taxpayer-funded healthcare to illegal aliens.

"Our nation's veterans deserve nothing less than the very best care we have to offer," said Senator Blackburn. "Joe Biden is trying to take away healthcare from our brave veterans to give to illegal immigrants. Under no circumstances should taxpayer dollars intended to support our veterans be spent on illegal immigrants."

"Joe Biden is putting illegal immigrants over America's veterans," said Senator Tuberville. "It is outrageous. Our veterans should not be forced to wait in long lines at VA medical centers and clinics to get the care they EARNED while illegal immigrants waltz across our open border and get taxpayer-funded healthcare they NEVER earned. Our veterans should have the best healthcare we can provide—and illegals who have no right to be in this country don't deserve a dime from the taxpayer. Congress needs to pass this legislation to stop Joe Biden from robbing veterans to pay off illegals."

"Joe Biden's failed border policies have created a humanitarian and national security crisis. Now it appears he's taking resources away from our veterans to facilitate healthcare for illegal migrants," said Chairman Bost. "As a Marine, I believe any dollar taken away from a veteran is a promise broken to those who served. I've demanded answers from the Biden administration and been stonewalled every step of the way. Until I get the response our veterans deserve, I'll use every available tool of my chairmanship to end this practice and put our veterans first."

To crack down on money laundering, the IRS created a new rule for crypto transactions over \$10,000. The law was part of the Infrastructure Investment and Jobs Act, which Congress passed in November 2021. However, the law didn't go into effect until January 1, 2024.

New Crypto Rules

Crimes Enforcement Network (FinCEN) by filling out Form 8300 for each applicable transaction.

The new law poses questions and issues, such as:

What standard should you use to measure whether the cryptocurrency is equivalent is over \$10,000?



David Zubler Columnist The new rules can have serious consequences. If the report isn't filed within 15 days of receiving the transaction, they could be guilty of a felony offense.

The rule requires the recipients to collect information regarding the source of the funds, including the name, address, and tax identification number of the business or individual from whom the payment originated, the amount received, and the date and nature of the transaction.

Businesses and professional traders receiving over \$10,000 worth of cryptocurrencies must report their transactions to the IRS.

Determining factors on whether a decentralized autonomous organization (DAO) contributor is considered a trade or business by the IRS include:

- Is contributing to the DAO your full-time, self-employed job?

- Is this your main source of income?

- Do you do this full-time throughout the year?

If the answer is "yes" to all the questions above, you will fall under the "trade or business" category and be required to report transactions.

This information must be reported to the IRS and the Financial

If a miner receives block rewards over \$10,000, whose name and social security number should be reported?

How are crypto miners and users of decentralized exchanges meant to report the source of funds using identifying data like street addresses and social security numbers?

The details of individuals' and traders' activities could also impact whether they are required to report transactions.

Even though the reporting consequences can be serious, the IRS has been silent regarding these matters.

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Revelation Chapter 18



Melvin Howard

(Rev. 18:1-3) The coming fall of Babylon: John now sees another angel descending from heaven, empowered with great authority. The earth was illuminated with his glory. The angel powerfully calls out: "Fallen, fallen is Babylon the great." The announcement declares what definitely will come, though not when. This movement is declared to be devilish, unclean, and a dwelling place for unclean and hateful birds---just as ancient Babylon became (Isa. 13:21). The nations that have come under the intoxication of the harlot's (Catholicism) false teachings (17:1) and

the national powers that have been made rich by an association with her are destined to utter ruin.

(Revelation 18:4-5) An appeal to God's people: Another voice makes an appeal to the people of God who have apostatized and migrated into this insidious movement. "Come out of her, my people, and have no partnership with her sins, so that you may not receive her punishment." Just as the Lord's people in ancient times had been taken into Babylon because of their sins (Isa. 48:20; Jer. 50:8; 50:6), even so some of the ancient faith had strayed into this ungodly, spiritual captor, called "Babylon." The phrase, "my people," could signify those who had known and obeyed the truth and fell from it (1 Tim. 4:1), or those entangled in the false teachings who had honest hearts and were the potential "people" of God (Acts 18:10). There does appear to be a connection between these duped people and the true church---at least remotely. The stench of Babylon's sins had reached even up to heaven, and God was not unmindful of them. There is judgment to come. This should be a rebuke to modern religionists who contend that doctrinal differences do not matter. 2 John 1:9 "Whosoever transgresseth, and abideth not in the doctrine of Christ, hath not God. He that abideth in the doctrine of Christ, he hath both the Father and the Son.' Those who reject the doctrine of Jesus, say that doctrine does not matter. They are deceivers.

(Revelation 18:6-8) The sentence imposed: Corrupt Babylon is to be repaid for the evil she has done---in fact, a double payment. Her "works" have been evil. "Works" (both good and bad) are an important theme in this book (mentioned more than twenty times). The "mingling" could refer to her combining of truth with error. The evil she has done is to be repaid in double, the punishment one might expect. The "harlot" church has "glorified herself" outrageously (her "Papa," for example, claims to be the "head of the church" on earth who speaks infallibly on matters of "faith and morals"); additionally, she vainly boasts of perpetual stability (v.7). Borrowing language from Isaiah 47:7-9, describing ancient Babylon's impending destruction, the heavenly voice declares the coming "judgment" of God upon this corrupt spiritual Babylon, the antitype of the ancient regime (v. 8).

(Revelation 18:9-20) The extent of Babylon's ruin: This segment represents the sorrow of three groups who suffer loss due to the destruction of the harlot. These are: the kings of the earth, who formed unholy unions with the vile woman (v. 9); the merchants of the earth (v.11); and the shipmasters and mariners (v. 17), both of whom gained wealth as a result of their association with the corrupt, yet wealthy, church. These groups are amazed because the destruction came in "one hour" (v. 10, 17, and 19). Moreover, the devastation was to be permanent. Note the expression, "any more" (v. 11, 22) and "no more" (v. 14, 21, 22, 23). Her commerce is gone, her glory has faded, her joy has vanished; she has been "judged" by the Almighty. God's people are perfectly justified in "rejoicing" over this punitive action from the Lord (v. 20). Some commentators have been critical of this "rejoicing," suggesting it seems contrary to the ideal Christian disposition. However, this is not a reflection of personal vengeance; it is an acknowledgment of truth triumphing over the ecclesiastical garbage that has destroyed numerous human souls! It is divine vindication.

(Revelation 18:21-24) The end of Babylon: verse twenty-one has itsbackground in the book of Jeremiah (51:59-64). In the fourth year of Zedekiah's reign, Seraiah was instructed by the prophet to take a scroll containing judgments against Babylon and journey to the renowned city situated on the Euphrates River. He was to publicly read the warning Jeremiah had written on the scroll, tie a stone to the document, and throw it into the river. It would sink and not rise again, a symbol that pictured the permanent destruction of that heathen city. Similarly, the overthrow of spiritual "Babylon" is now revealed; in time, she will be "no more." Continuing the repetitious refrain, the "no mores" echo again and again, reaffirming the permanency of the Babylon's demise. The common sounds of a bustling city are gone; the lights are out. God has had enough of the "sorceries" (false teachings) by which the nations have been deceived. To cap it off, the harlot-city is judged because of the oceans of blood she has shed of the prophets and saints. The blood of Catholicism's victims profusely stain the pages of history.

Catholic's will never know Jesus the Christ except they find Him in the Bible, God's Holy word. The Catechism is of the devil. John 8:44" Ye are of your father the devil, and the lusts of your father ye will do. He was a murderer from the beginning, and abode not in the truth, because there is no truth in him. When he speaketh a lie, he speaketh of his own: for he is a liar, and the father of it."

Violence throughout the world clearly shows the work of Satan. For God is love. 1 John 4:8

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BIBLE TRIVIA By Wilson Casey

1. Is the book of Song of Solomon (KJV) in the Old or New Testament or neither?

Who did Zachariah not believe on telling him his wife would conceive? Jesus, Luke, Gabriel, Mark
 From Numbers 27, who became Moses' successor as leader of Israel? Aaron, Abraham, Elisha, Joshua
 How many times is the phrase "holy ground" mentioned in the Bible (KJV)? 2, 24, 37, 64
 From Mark 11, who did Jesus cast out of the Temple? Armies of Satan, Harlots, Money changers, Lepers
 What king saw the "handwriting on the wall"? Darius, Belshazzar, Daniel, Solomon

ANSWERS:

1) Old
 2) Gabriel
 3) Joshua
 4) 2 (Ex 3:5, Acts 7:3)
 5) Money changers
 6) Belshazzar

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