

Verse of the Day

"... I am the Lord, who exercises kindness, justice and righteousness on earth, for in these I delight," declares the Lord.

— Jeremiah 9:24

Obituaries

Bill Bolton
Diana Faye Deaton
Kenneth White

Wazzup

Congratulations on a great game against the Tellico Bears on Saturday, Chase "Billy" Idol! Go Loudon Hoppers!!!!

Weather

Today: Mostly sunny. Highs in the upper 70s. Tonight: Partly cloudy. Lows in the upper 50s. Wednesday: Mostly sunny. Highs in the lower 80s. Lows in the upper 50s.

Horoscopes

Libra 9/23-10/22

You need to thread the needle today and get yourself through this intense phase of social activity. A balance between all your people can really help, but it may be hard for you to reach out to everyone.

Scorpio 10/23-11/21

Your personal life needs a boost -- so give it something good to

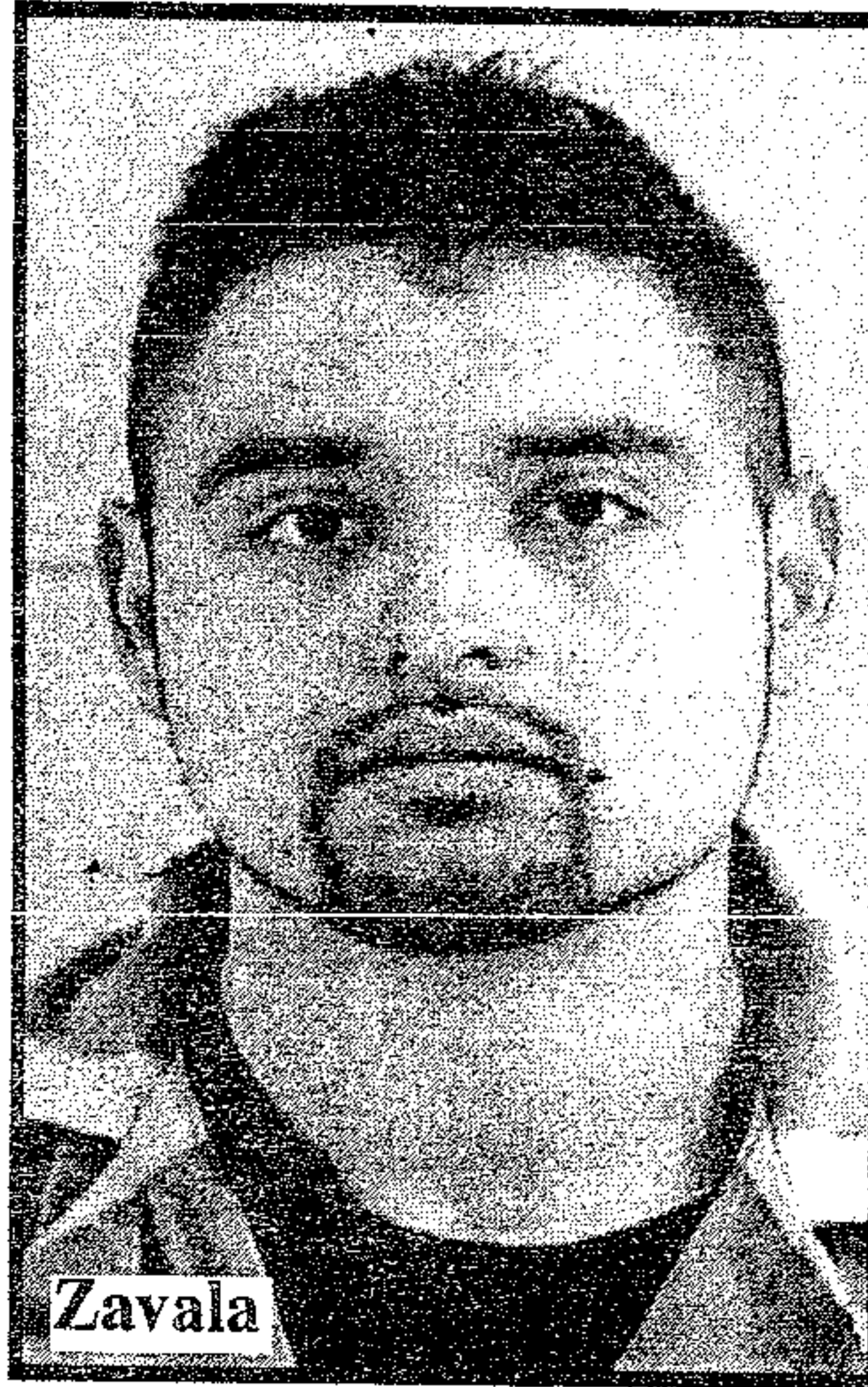
(Continued on page 6)

McGhee Square man jailed in burglary attempt

A resident of McGhee Square Apartment complex has been charged with the attempted burglary of a residence on West Seventh Avenue, Lenoir City.

According to the warrant filed by Detective Jonathan Sartin, LCPD; on or about September 15, 2012 Salvador Zavala went to a

(see Zavala pg. 2)



Zavala

Man charged after scrapping car

A Lenoir City man reportedly told officials he was mad at a woman so he called a tow truck to come get her car and he had the vehicle scrapped.

According to the warrant filed by Officer Rick Eubanks, LCPD; according to statements from Shawn Eric Dauenbaugh and a wreck-

(see Dauenbaugh pg. 3)



Dauenbaugh

Insurance companies weighing shift in roofing policies to include actual cash value policies

NASHVILLE, — In recent months, some property and casualty insurers in Tennessee have filed to expand or shift their

roofing policy terms to include actual cash value policies. As a result, the Department of Commerce and Insur-

ance is reaching out to consumers to help them understand the difference in coverage.

1. Actual Cash Value

(ACV) policies pay consumers for replacement costs minus any applicable depreciation.

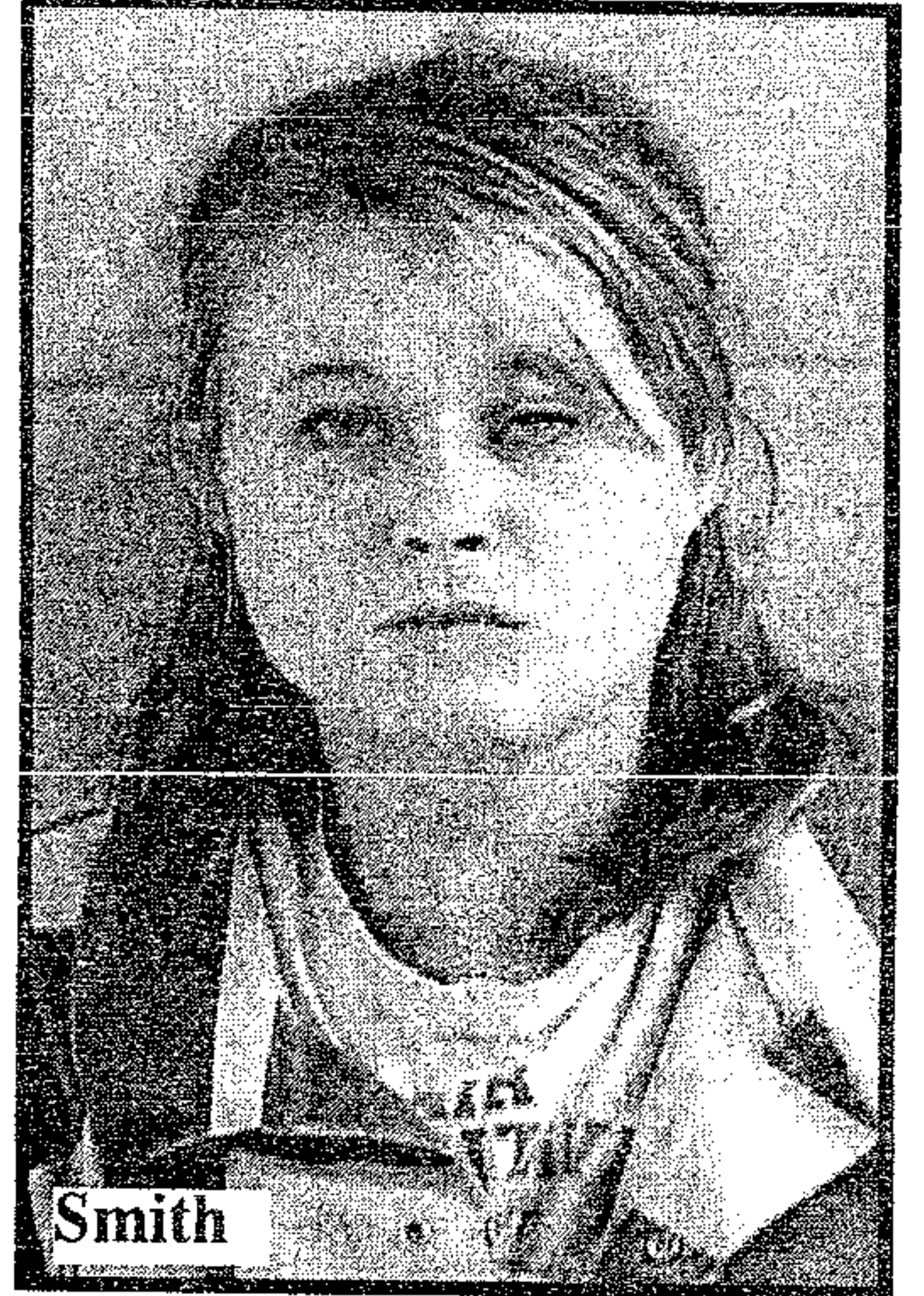
(see Policy Changes pg. 7)

Woman charged at jail with pills

Officer Brandon Gentry, LCPD responded to an intoxicated person call on Highway 321. Upon arrival the officer made contact with Brit-tany Smith.

According to the report, Ms. Smith appeared to be under the influence of an intoxicant. The officer had dispatch run a check through

(see Smith pg. 7)



Smith

DUI at .15%

A local man reportedly registered almost twice the legal limit on

a breath test when authorities topped his vehicle after seeing him

(see Guzman pg. 3)

Revoked driver crashes brother's Escalade

A young Lenoir City man was taken into custody on driving and

other charges after he reportedly crashed his brother's Cadillac Es-

(see Granados pg. 3)

Emerald Ash Borer now in Middle TN

NASHVILLE — Emerald Ash Borer, an invasive insect that destroys ash

trees, has recently been found in Smith and Jef-

(see EAB pg. 5)

Zavala

residence on West Seventh Avenue, Lenoir City. While there Zavala tried to use an object to get into the residence.

The female victims that were in the residence did not know

Salvador Zavala.

Salvador Zavala, 25, of Kelly Lane, McGhee Square, Lenoir City was charged with attempted burglary.

Female Shih Tzu puppy CKC registered. Merle color background. Call 865-458-6269 for info.

Detective Jonathan Sartin made the arrest.

Mobile Home Park in Lenoir City - two and three bedroom units from \$270 to \$475 - 1st months rent free to qualified applicants - call 865-986-4608 Monday thru Friday 8:30 to 5:30, NO PETS.

Help Wanted: Mechanic needed at local Loudon car lot. Certifications preferred. Most tools provided. Great work environment. Must pass drug screen and background check. Must be honest, dependable, and trustworthy. Call 865-256-9999.

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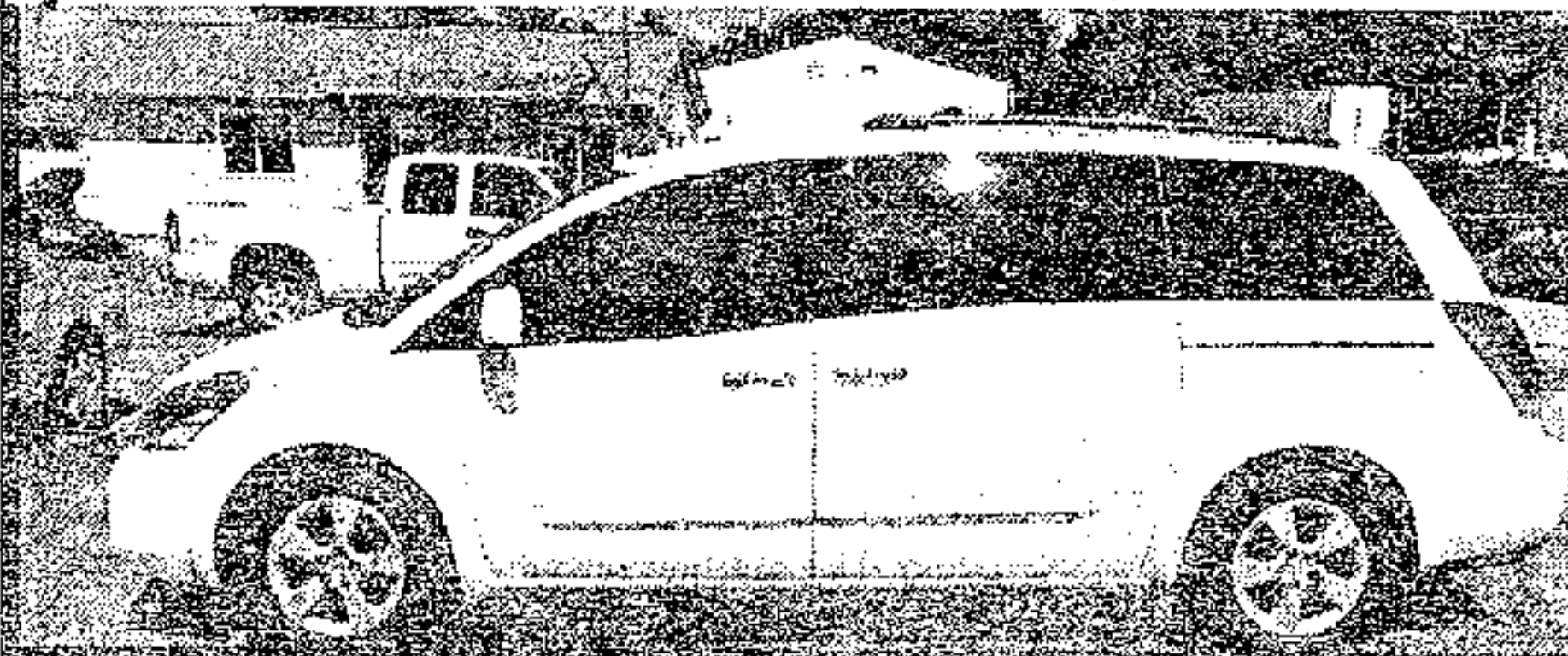


2008 Ford Escape, Auto, AC, Pwr Group, Sunroof, Very Nice

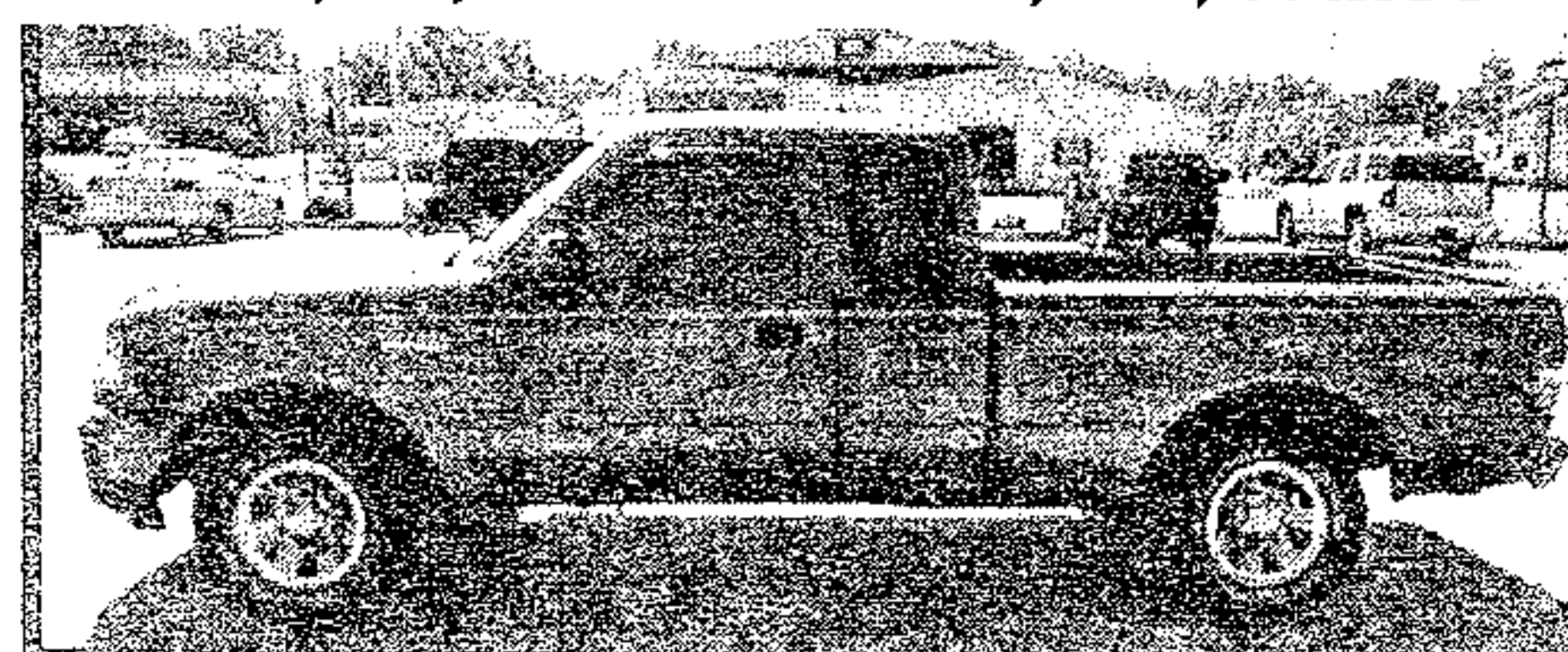


Low Down Payment and Low Monthly Payment

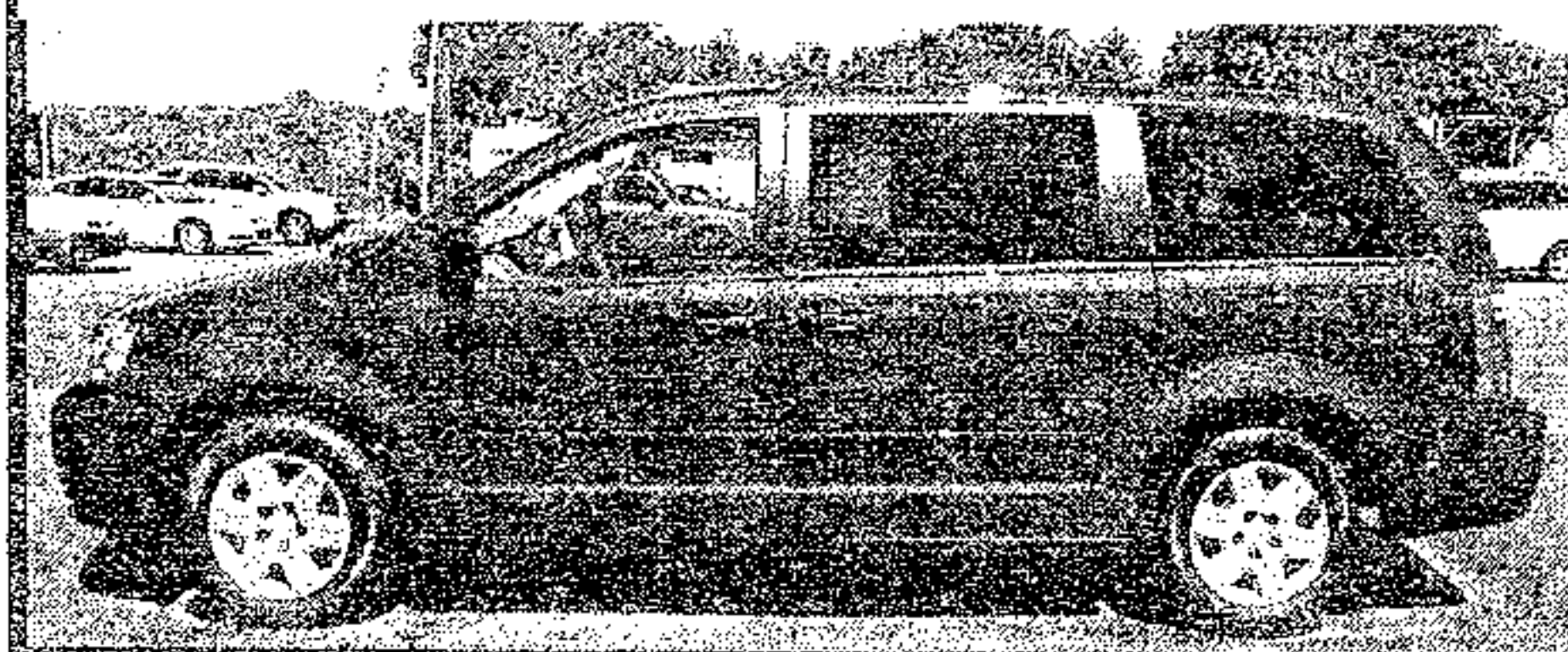
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Dauenbaugh

er driver, Dauenbaugh called the wrecker driver to take an 83 Toyota from his residence to be scrapped.

The Toyota belongs

to the victim and was taken without her permission.

Dauenbaugh stated to the officer he was mad at the victim and was going to scrap her car.

The car is valued at less than \$500.

Shawn Eric Dauenbaugh, 35, of Rogers Circle, Lenoir City was charged with theft.

Sgt. Eddie Range,

LCPD made the arrest.

Guzman

driving all over the road and discovered he was reportedly under the influence of alcohol.

Rigoverto Bedolla Guzman, 46, of Vale Street, Loudon was charged with DUI second offense.

According to the report, Corporal Michael Watkins, LCSO observed a vehicle cross the right hand line twice and center line three times and stopped it. The driver, Mr. Guzman, had a strong odor of an alcoholic beverage on his person and stated he'd consumed 5 beers. Guzman performed poorly on sobriety tasks and registered .15% on the intoximeter.

Corporal Michael Watkins, LCSO made the arrest.

Granados

calade into a pole and then a tree.

Jose Alfredo Granados, 20, of Hall Street, Lenoir City was charged with driving on revoked and violation of probation. According to the report, officers received a call of a possible accident with no injury on Steekee Road near Loudon

High School. Upon arrival Sgt. William Evans, LPD came upon a man identified as Jose Granados.

Mr. Granados reported he lost control of his brother's Cadillac Escalade and hit a telephone pole, then a tree. A check showed Granados to have a revoked license as well as a warrant for VOP.

Sgt. William Evans, LPD made the arrest.

No License

Edin Vasques, 33, Webster Court, Loudon was charged with driving without a license.

The report states, Officer Bryan E. Blakney, LPD observed a gray Chevrolet Trail Blazer traveling south on Highway 11 at a high rate of speed and clocked the vehicle at 51 mph in a 30 mph zone. The officer stopped the vehicle at Wharf Street and identified the driver as Edin Vasques.

A check of Vasques's license revealed it expired in 2008. He was placed under arrest and transported to the Loudon County Jail.

Mr. Vasques also received a verbal warning for speeding.

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EAB
 ferson counties. Smith is the first county in Middle Tennessee where EAB has been found. Both cases have been confirmed by USDA.

While Jefferson County is adjacent to previously quarantined areas where EAB has been confirmed, the find in Smith County was of particular concern because of the distance

the insect was found from the already quarantined areas in East Tennessee. The location in Smith County where four EAB were caught is at Cordell Hull Lake in the Elm-

wood/Granville area.

Jefferson and Smith counties will now be added to the Emerald Ash Borer quarantine. A total of 12 counties have been added to the list this spring and summer including Greene, Campbell, Cocke, Union, Monroe, Anderson, Hamblen, Hancock, Hawkins and Roane. Blount, Claiborne, Grainger, Knox, Loudon and Sevier counties were placed under quarantine last year.

The quarantine prohibits the movement of firewood, ash nursery stock, ash timber and other material that can spread EAB. With the new discovery, citizens can expect expanded surveys and should report any symptomatic ash trees to TDA.

The serious threat that the movement of firewood causes to Tennessee's forests is not limited to EAB. Other forest pests also move around on firewood including Hemlock Woolly Adelgid that kills eastern hemlocks, Thousand Cankers Disease that kill black walnut, and Gypsy Moth that kills oaks and other species - all pests known to exist in Tennessee. While it has not been detected in Tennessee yet, the arrival of Asian Long-horned Beetle is feared since it kills more than one species including maples, birches, ash,

sycamore, poplar, hackberry and others. It, too, is commonly introduced to new areas by movement of firewood.

TDA urges area residents and visitors to help prevent the spread of EAB and other forest pests:

- Leave firewood at home - don't transport it to campgrounds or parks.
- Use firewood from local sources near where you're going to burn it, or purchase firewood that is certified to be free of pests (it will say so on the label included with the packaging).

- If you have moved firewood, burn all of it before leaving your campsite.

- Watch for signs of infestation in your ash trees. If you suspect your ash tree could be infested with EAB, visit www.tn.gov/agriculture/eab for a symptoms checklist and report form or call TDA's Regulatory Services Division at 1-800-628-2631.

For more information about EAB and other destructive forest pests in Tennessee, visit the new website: www.protecttn-forests.org. The site is a multi-agency effort to inform and educate Tennesseans on the harmful impacts insects and diseases have on our trees, where the problem spots are, and what landowners can do to help protect their trees.

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Smith

NCIC and it was found Smith was wanted in Roane County for failure to appear. Smith was placed in to custody and transported to jail.

Ms. Smith was asked if she had anything on her before going into the jail and she stated no. Once she was searched at the jail officers found a metal box containing 50, 30mg Oxycodone. After searching Smith's purse 17 more 30mg Oxycodones were found, as well as a straw with residue on it.

Brittany Marie Smith, 24, of East First Avenue, Lenoir City, was charged with FTA out of Roane County, possession of schedule II, possession of drug paraphernalia, and in-

roduction of contraband into a penal facility.

Officer Brandon Gentry, LCPD made the arrest.

Policy Changes

Depreciation can be thought of as "wear and tear" or age.

2. Replacement Cost policies pay consumers for what the damaged/destroyed item or structure would cost in today's dollars. These policies do not account for any wear and tear or for the age of the item.

Replacement Cost benefits will generally pay more for a claim than will ACV benefits. However, not all dwellings/items will qualify for full replacement benefits - determinations may be made on a situation-by-situation basis as companies in-

spect properties to resolve coverages they may make available based on the property's condition and the company's underwriting guidelines.

For example, consider a hypothetical, \$10,000 roof that is now five years old. Assume that the roof needs to be replaced entirely and the homeowner has a \$1,000 policy deductible.

Under an ACV policy, the insurance company may determine that \$500 of wear and tear/depreciation occurred each year since the roof was installed. At the time of the claim, the company would pay \$6,500. Depreciation would have reduced the payment by \$2,500 (5 years multiplied by \$500 wear and tear per year) and the \$1,000 deductible would have

reduced the payment the other \$1,000. The consumer would choose between making up the difference to pay for a roof of similar quality, or using the money to install a roof available at that price.

Under a Replacement Cost policy, the insurance company would pay the amount required to replace the roof with similar-quality materials at today's cost, minus the deductible. In the event that the same roof costs \$11,000 at the time of the claim, the company would pay \$10,000-\$11,000 for the replacement roof, minus the \$1,000 deductible. (Note: Insurance companies may initially pay the actual cash value for the roof, \$6,500 and then reimburse the difference following submission of a receipt.)

Tennessee insurance consumers should not feel that they must accept or keep a policy that does not cover their needs. TDCI encourages consumers to shop around when seeking a policy and at renewal to ensure that they receive the coverage that they want at a price that they can accept.

Consumers should also read their policies to better understand their coverage terms and should feel free to ask questions of agents and brokers. The Department of Commerce and Insurance helps customers understand insurance policies daily through its Consumer Insurance Services section, which may be contacted at 615-741-2218 or CIS.complaints@tn.gov.

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