

ities discovered with-  
in 10 days of the date  
of this sale, then the  
Successor Trustee will  
rescind the sale, return  
the buyer's money and  
take further action as  
necessary. If the Suc-  
cessor Trustee is unable  
to convey title for any  
reason, the successful  
bidder's sole and exclu-  
sive remedy shall be the  
return of monies paid  
to the Successor Trust-  
ee, and the successful  
bidder shall have no  
further recourse.

In construing this  
notice, the singular in-  
cludes the plural, the  
word "Grantor" includes  
any successor in inter-  
est to the Grantor as  
well as any other per-  
sons owing an obliga-  
tion, the performance  
of which is secured by  
said Trust Deed, and  
the words "Trustee" and  
"Beneficiary" include  
their respective suc-  
cessors in interest.

**SUCCESSOR TRUSTEE**

Date: October, 22, 2019  
R. Everett Meadows, P.C.  
By: s/R. Everett Mead-  
ows, President

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nerpottter.com

Publication Dates: Janu-  
ary 15, 22, 29, & Febru-  
ary 5, 2020

**Did You Know?**

(NAPS)—To make eye  
health care easier, doctors  
now have two new devices  
from Welch Allyn: the Ret-  
inaVue® 100 Imager and  
the Spot™ Vision Screener,  
both available to doctors  
from Henry Schein Medical.  
Learn more at [www.henry-schein.com/us-en/medical](http://www.henry-schein.com/us-en/medical)  
and (800) 535-6663.

To improve schools for  
kids at all income levels,  
states can implement ed-  
ucation savings accounts.  
Families get public funds to  
use on the public or private  
school they choose, sug-  
gests Dr. Martin Lueken,  
Director of Fiscal Policy  
and Analysis, EdChoice.  
Learn more at [www.ed-choice.org](http://www.ed-choice.org).

"To prepare for a future  
in which the right skills are  
in short supply, companies  
need to invest in up-skilling  
their employees," explained  
Adam Miller, CEO of Cor-  
nerstone, a global human  
capital management lead-  
er. Learn how and more at  
<https://hr.cornerstoneondemand.com/5for20>.

As golf remains a signifi-  
cant piece of business and  
social culture, it's important  
that women feel confident  
on the course. To help, the  
Metropolitan Golf Associa-  
tion and Lexus are hosting  
complimentary golf clinics  
for women this season.  
Learn more at [www.mgagolf.org/wgolf](http://www.mgagolf.org/wgolf) and [www.lexus.com](http://www.lexus.com).

The U.S. Administration  
for Community Living's El-  
dercare Locator connects  
older adults and caregivers  
to nearby services such as  
transportation, nutrition,  
legal advice, health bene-  
fits and more that can help  
them find creative ways to  
continue living at home.  
Learn more at (800) 677-  
1116 and [www.n4a.org/eldercarelocator](http://www.n4a.org/eldercarelocator).

**Five To-Do's To Take Your Basement From  
Unlivable To Lovable**

(NAPS)—Look up  
"basement" in the  
dictionary and you'll  
see cellar, vault—even  
crypt. But with a little  
effort and some de-  
sign flair you can make  
your basement come  
alive—and reclaim  
valuable living space.

Create the work-  
out room you always  
wanted. A dramatic  
home theater. Or a  
spacious office, play-  
room or craft area. If  
you can re-imagine  
your basement, you  
can remodel it. Here  
are hints on how:

**1. Make a plan:** An  
accurate floor plan will  
help you visualize the  
end result—especial-  
ly if you're dividing  
rooms, adding a pool  
table, a large sectional  
or a projector and the-  
ater seating.

Dozens of design  
apps can help you cre-  
ate a virtual, 3D floor  
plan. A few to con-  
sider: Home Designer  
Suite, Sweet Home 3D,  
Home Design 3D and  
Google Sketchup.

Check to see if you'll  
need a permit for im-  
provements.

**2. Banish water:**  
Does your basement  
pass the smell test? If  
your lower level has  
moisture problems,  
your nose will know.

Besides a musty  
smell, moisture leaves  
other clues: dark, sat-  
urated concrete block  
walls, flaking paint or  
condensation. Consult  
a basement water-  
proofing contractor if  
you have any concerns  
before you begin re-  
modeling.

**3. Elevate your ceil-  
ing style:** Stained or  
sagging ceilings also  
point to excess mois-  
ture. Identify the cause  
and make repairs.  
Then replace the old  
ceiling with coffered  
ceiling tiles. With the  
look of sunken panels,  
they add depth and  
distinction. Some of  
Armstrong Ceilings'  
coffered options resist  
moisture and mold



**When you get down to it, you can live up your basement and create a great deal of living space.**

and stand up to hu-  
midity.

Like the look of  
wood? Check out  
Armstrong WoodHav-  
en Ceiling Planks.  
They're available in a  
variety of finishes, al-  
though WoodHaven  
Classic White planks  
is the DIY favorite.  
These wood-look ceil-  
ing planks can install  
over drywall, plaster  
or joists and can even  
cover an existing drop  
ceiling grid.

**4. Beautify floors  
and walls:** Beautiful,  
versatile flooring op-  
tions are abundant  
today. Before you  
choose, think about  
how you'll use the  
space. Consider struc-  
tural issues, too.

Creating a playroom  
or cozy retreat? If  
moisture isn't a worry,  
add warmth and soft-  
ness underfoot with  
carpeting or an area  
rug.

If your sub-floor is  
smooth and even,  
vinyl is hard to beat.  
Whether in tile, sheet  
or plank form, the  
styles are versatile  
and the material is  
water-resistant or wa-  
terproof.

If you're adding a  
basement gym, con-  
sider rubber interlock-  
ing tiles. They absorb  
shock and you can in-  
stall them yourself.

You'll discover abun-  
dant wall-covering  
options, too—such as  
wainscoting, paneling  
and beadboard. Sub-  
tle grass cloth wall-  
papers add sophisti-  
cation. Peel-and-stick

cork wall tiles create  
design interest and  
absorb sound.

Whatever your  
choice, be sure to wa-  
terproof the walls be-  
fore you cover them.

**5. Make a state-  
ment:** Once you've  
landed on the look  
you love—whether it's  
traditional, farmhouse  
or mid-century mod-  
ern—personalize your  
décor to make it your  
own.

Display cubes or  
built-in shelving with  
lighting are great op-  
tions for showing off  
your trophies, baskets,  
pottery or collectibles.  
For color and warmth,  
mix and match a va-  
riety of pillows and  
plush throws.

To personalize your  
walls—without mak-  
ing a permanent de-  
sign commitment—  
consider wall decals.  
Their elegant patterns  
and bold images add  
instant interest. You  
can even make your  
mark with an inspir-  
ing, oversized quote.  
Use every type of  
lighting—general,  
task and accent—to  
bring your basement  
out of the shadows.  
Mirrors are another  
great way to add  
light—and the illusion  
of space.

DIYers have never  
had more versatile  
design tools and ma-  
terials to choose from.  
So don't let your lower  
level go unloved and  
unused any longer.  
Let the transformation  
begin.

**The Public Health Threat No One Talks About: Loneliness**

(NAPS)—There is a  
public health threat  
looming across the  
United States that's  
not visible to most but  
affects nearly half of  
all Americans daily:  
loneliness. Social isola-  
tion is as bad for your  
health as smoking 15  
cigarettes a day and  
is twice as harmful as  
obesity. Worst of all,  
loneliness is a contrib-  
uting factor in senior  
suicides, which are ris-  
ing in the U.S. While it  
is not something people  
like to think about, now  
more than ever, Amer-  
icans must remove the  
stigma around men-  
tal health and spread  
awareness to better  
combat loneliness.

Many of the 12 mil-  
lion Americans over  
age 65 who live alone

are entering the time  
of year where that lack  
of companionship and  
isolation is most pal-  
pable: winter. Whether  
physical or travel chal-  
lenges keep seniors  
from attending family  
gatherings or the harsh  
weather deters them  
from venturing out for a  
social event, seniors can  
suffer from prolonged  
loneliness that can  
quickly manifest into  
more serious issues.

Loneliness does not  
have to be synonymous  
with getting older or  
with aging in place.  
Here are tips on how to  
help keep loneliness—  
and its negative health  
effects—at bay:

\* Intervene early:  
Spotting loneliness in  
yourself or someone  
you love can be diffi-

cult. The most common  
physical and behavioral  
signs of loneliness in-  
clude persistent sad-  
ness, impaired cog-  
nitive performance, low  
self-esteem, or lack of  
motivation and energy.  
Early intervention can  
positively affect one's  
quality of life, so it's  
important to address  
these symptoms as  
soon as possible be-  
fore they become over-  
whelming.

\* Leverage technol-  
ogy: Technology can play  
a key role in reducing  
loneliness, ensuring  
seniors are always con-  
nected to loved ones  
and care teams who can  
monitor and interact  
with them. For exam-  
ple, Philips Cares is a  
mobile application that  
helps connect seniors  
who are subscribers to  
Philips Lifeline service  
with their family and  
friends, helping to en-  
able these caregivers to  
be there for their aging  
loved ones, easing and  
enriching their aging  
journey.

\* Make a connection:  
Connecting with peo-  
ple, purpose and pas-  
sions will help eliminate  
feelings of isolation.  
Consider organizing a  
reoccurring social gath-  
ering, such as a book  
club or a group fitness  
class. Explore local ac-  
tivities organized by a  
senior community cen-  
ter or find a National  
Council of Aging pro-  
gram through [www.ncoa.org/ncoa-map](http://www.ncoa.org/ncoa-map).

**Learn More**

For further facts about  
the latest technology  
to help seniors stay  
connected with their  
care circle, visit <https://philips.to/2MGDqLm>  
or call (855) 223-7395.

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