

219 West Tennessee St. Florence, AL 35630 256-764-4268

Volume 134 Number 38

August 1, 2018

POSTAL PATRON

The Health of the River

FLORENCE—Florence-Lauderdale Tourism will host **Nick Nichols** from the Alabama Department of Fisheries and Wildlife on Wednesday, August 8 at 1pm for a presentation on the health of the Tennessee River. He is planning to provide a wide range of information regarding the status of the sport fish resources in our reach of the Tennessee River as well as the looming threat of Asian carp.

The presentation takes place in the Gallery at the Florence Lauderdale Tourism Visitor Center at McFarland Park.

Ground is Broken

FLORENCE – Officials with the University of North Alabama broke ground on the site of the new **Laura M. Harrison Hall**. The hall will house the Anderson College of Nursing and Health Professions upon completion.

The UNA Board of Trustees met for a special session last week to approve the bid for the new building of just under \$19 million by Consolidated Construction out of Huntsville. Local firm Create Architects will serve as the architects for the project.

UNA vice president for Student Affairs and provost, **Dr. Ross Alexander**, said, "This important project took a little longer than anticipated to launch," said Alexander. "But it's the exact building we need to facilitate growth, support students, and maintain the tradition of excellence in the Anderson College of Nursing and Health Professions. It will also be a picturesque addition to our beautiful campus."

The proposed completion date for the 55, 729 square foot building is Dec. 26, 2019.

Education a Friday Focus

FLORENCE – In light of the Florence Bicentennial's highlighted theme for August, First Fridays is transitioning

See **SHORTS...** on Page 2



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US 72 Cherokee Westward is

Wallace Highway

CHEROKEE—A group of Cherokee High School graduates meet once a month at the Two Fat Sisters Restaurant in Tuscumbia. Jack Cochran and Buddy Willis invited District 18 House Representative, Johnny Mack Morrow, to attend one of the meetings late last year. Also at the meeting was Curtis Wallace whose cousin, Frankie Lee Wallace, died in the Vietnam War and is a Silver Star recipient. Curtis Wallace supplied some general background and Morrow followed up with some additional research.

"I researched Frankie Lee and was amazed by his act of bravery in battle with the Viet Cong where he was killed," Morrow said. "He is a legitimate American hero."

Despite his own leg wound and overwhelming odds against success,

See **WALLACE...** on Page 7



Left to right, Buddy Willis, Rep. Johnny Mack Morrow, and Curtis Wallace stand at one of the newly-erected signs recognizing First Lieutenant Frankie Lee Wallace Memorial Highway. Courtesy photo

Property Transferred to Foundation

New Life for Handy Home

FLORENCE —The legacy of W.C. Handy in Florence quietly took a major step forward during the high-energy fun and frolic of typical Handy Festival events last week. It was during a noon event Thursday at the Handy Recreation Center that W.C. Handy's grandson, Dr. Carlos Handy, and his wife, Dr. Maribel Handy, made a strong commitment to the

See **HANDY FOUNDATION...** on Page 6



L-R Florence Mayor, Steve Holt, Handy Foundation chair, Maribel Handy, and attorney Tom Heflin execute the transfer.

Courier Journal Receives 23 Awards at APA Summer Conference

ORANGE BEACH, AL—The 147th Annual Summer Convention took place recently at Perdido Beach Resort in Orange Beach, Alabama. A highlight of the convention is the awards ceremony where excellence is recognized in the general areas of advertising and editorial content.

Sixty-two newspapers submitted 2,129 entries in the

Better Newspaper Contest which includes all editorial content, photography, and general elements of section and page design.

Thirty-nine newspapers submitted 803 entries in the annual advertising contest. The Virginia Press Association judged the entries in both categories.

This is the sixth year that Associate Member

publications, of which the Courier Journal is part, have been eligible to enter. That group comprises a broad category that includes free newspapers, university publications, and all other publications which are not considered subscriber-based newspapers of general circulation.

See **AWARDS...** on Page 23

Inside this Issue

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- Now, Say Something
- Knight's Korner
- Medicare Minute



- On Your Debt
- Hocus Focus
- Dave Ramsey
- Ask the Attorney



- Soap Updates
- SIGNS of the PAST
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Shorts...

Education a Friday Focus

Continued from Page 1

into August with arts, crafts, music, delicious food, and a focus on education. The event takes place on Friday, August 3 from 5-8pm on Court Street in historic downtown Florence.

"We are excited to highlight educators and the impact they have on the lives of our students" said First Fridays chairwoman, Belinda Duke. "As the school year approaches, we want to focus on the great education we have here in the Shoals." Special booths include Children's Museum, UNA Arts Center, Geek Gathering, Ham Radio Club, Bicentennial committee, the Jeep Club and other educational booths.

Music will kick off on the Big River Broadcasting stage at 5pm with the band, Damsel In Distress. Jon Worthy will follow at 6pm and Winslow Davis at 7pm.

Dozens of local arts and crafts vendors will be lined up on Court Street selling unique handmade creations. Attendees will also enjoy a variety of food trucks located in the grass between UNA and Subway.

First Fridays is a rain-or-shine event.

they are driving the speed limit."

For anyone with concerns about so called blue-light bandits, or people pretending to be police officers, don't worry. These vehicles will blend into day to day traffic, but are unmistakable as emergency vehicles once

See SHORTs... on Page 11

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As in the past, Brother William Tankersley, from Columbia, Tennessee, will lead our song service. Please bring your vans, buses, cars, and voices, for a beautiful service in song.

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Watch Out on the Trace

TUPELO – Drivers beware. Rangers will now be using unmarked vehicles to patrol the Natchez Trace Parkway. A six-month pilot program showed a dramatic increase in the number of traffic stops for distracted and aggressive driving. This prompted the decision to order additional unmarked units. The order includes both typical and non-typical law enforcement vehicles such as SUVs and pickup trucks.

"They will not all be white in color either," said Chief Ranger Sarah Davis. "Some of the vehicles might be black, silver, blue, red, or even green. We are not trying to be tricky. We just want to make sure drivers are not on their phones and

Fall Leagues Forming Soon!
at **Lauderdale Lanes**
Sign Up At Counter Now!

To enjoy bowling the way millions do, inquire at the counter on how you can join a League. Leagues are available for all skill levels.

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Yard Sales

An exclusive listing of the better sales in the Shoals area.

To list your sale, fill out the form on page 6.

WE MUST receive your ad by Friday prior to the Wednesday release date. (8 days before a Saturday sale)

GREENHILL MOVING SALE, 7235 Co. Rd. 25, Fri. & Sat. 6 am-until? (Hwy 43 to Greenhill, right on Co Rd 140, house at end of 140) Tools, large filing cabinet, wheelchair, lots of toys and more!

FLORENCE YARD SALE, 1706 Mars Hill Rd., (Off Cox Creek Pkwy.) Fri. 7am-noon and Sat. 6:30am-noon. Girl's clothes and shoes and much more!

FLORENCE: 131 GARFIELD AVE Sat. 6:30AM-?, First street past 7-point shopping center. Large antique glass and yard sale. Furniture and Waterford and Old Paris. Drestin and Fur coat.

CENTRAL HEIGHTS GARAGE /BASEMENT SALE, 7901 Co. Rd. 20, (off Hwy 20, left on Co Rd 16, right on 15) Sat. 7 am-until? Furniture, office machines, too much to list!

FOUND: TOYOTA/HOUSE KEYS. INQUIRE at Eddy's Auto Parts, Moulton St. SE. 256-355-

CHEROKEE: 1160 NORTH PIKE Sat. 6 am to Noon, Rain or shine! We are inside! Come join us at Compassion Outreach Ministry on Saturday, August 4th, 2018 for a Back to School Yard Sale! This is a great chance to get your kids and yourself outfitted for the new school year. We have lots of shoes, clothes, bedding, and other items. Come check us out! All money raised from this yard sale will help to benefit our outreach ministry. All money stays local to Colbert County.

FLORENCE: 2441 COUNTY ROAD 224 Sat. 7-2, Multi-family--August 4, SATURDAY-Rain or Shine

FLORENCE BARBARA'S ANNUAL MULTI-FAMILY YARD SALE: 210 Westbury Ln., Sat. 7 am-until? Designer items, clothes (all sizes), household items, and much more!
MAP ID # 1010

PETERSVILLE CARPORT SALE, 104 Scott Dr., Sat. 7 am-until? Cleaned out storage building so lots of misc. items. Ladies and men's clothing, jewelry, etc.

FOUND SMALL BLACK POUCH with medical device in it on Cain Road, Somerville. 256-778-8474

MILK GLASS PUNCH BOWL set, \$50. 256-773-7793 (Hart-selle)

WASHER AND DRYER SET 4 years old good shape \$325, serious buyers leave message 256-652-8432.

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Specializing in flower bed maintenance, shrub trimming, mulching, hand pulled weeds, complete yard mowing and clean-up. Free estimates. Call Antonio at 256-284-5590.

CHEVROLET: SILVERADO, 1986 SHORT box, 350 engine and transmission. Runs good, looks good, \$3,495. 256-764-9973, cell 256-856-2545

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LOOKING FOR ODD JOBS plumbing, haul off unwanted items, lawn mowing, furniture moving, gutter cleaning, any small job. 256-710-0548

TWO SOLID CEDAR 8"X8", 10 ft. and 16 ft. Posts or Beams \$100 and \$200. 256-648-1365

YOU WANT TO KNOW! 2004 Toyota Corolla cared for! \$3,999 Total! Morris 256-443-0755

JACUZZI TUB, LIKE NEW, 4 spray nozzles, 5 ft., \$890 new, \$300. 256-353-1895 or 256-565-6979.

I BUY JUNK AND repairable vehicles and catalytic converters. Call Michael 256-702-8400

FORD: PICKUP, 1935 \$20,000. Frame off restoration, power steering/brakes, automatic. 256-355-1988, leave message.

HUSKY PRESSURE WASHER 173CC Kohler engine 2600PSI 2.4 GM \$175. 256-617-2661.

4'X6' STEEL STORM ROOM. You Move. \$2,500. 256-905-6030. Leave message or call after 5pm.

WE MOVED AND DOWN-SIZED. Thus, really good furniture for sale: 6 chair dining room suite, purchased at Story & Lee, \$600. Beautiful antique wardrobe, appraised \$1,100, price \$600. Beautiful solid wood armoire, accommodates 42" TV, \$350. 2 like new microwaves, \$25 each. 256-767-5387.

BEAGLE PUPPIES, 9 WKS. old, \$300 females and \$250 males. 2nd set of shots/wormed. 256-612-0205.

DECKS AND FENCES- FREE estimates. Call me at 256-856-4662. References available.

1995 CHEVROLET: SILVERADO. 2WD, LWB, power steering/brakes, 156k mi., am/fm/cd, tilt cruise, a/c, runs and looks good, serviced every 3k mi. \$3,800. 256-431-1342 or 256-762-2444.

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LOST- TWO FEMALE DASHCHUNDS (Weiner Dogs), red, and black/tan dapple, lost in New Bethel/Crooked Oak area, 256-381-5968 or 256-577-1681.

Covenant Christian Athletics Boosters Benefit Yard Sale
\$5 PRE-SALE Thursday, Aug 2 - 6-9pm
Fri, Aug 3 Sale - 7am-2pm & 5-7pm
Sat, Aug 4 - 7am-2pm
 310 Wilholt in Sheffield
 (Old National Guard Armory Beside Southern BBQ on Avalon)
 Items include: Appliances, Furniture, Light Fixtures, Men's, Women's, Children's, Baby Clothes, and Boutique Plus Size Clothing, Toys, CD's, DVD's,
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Community Notes

COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge. Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue. As space is available in the Courier Journal.

- Email to editor@courierjournal.net;
- Look for "Submit News" on our website at www.courierjournal.net.
- Fax to 256-760-9618;
- Mail to 219 W. Tennessee St, Florence, AL 35630; or
- Bring in person.

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. Visit our website for a complete list.

Shoals Civic League, Inc. meets every Thursday at noon at the Clarion in Sheffield. If you are interested in being a part of a group of citizens who empower our community? Join us! The Shoals Civic League was created by two national civic clubs coming together to form a local 501(C)3 organization with all proceeds staying in the Shoals.

Come and join us for a Homecoming and Gospel Meeting at Red Rock Church of Christ, 1845 Red Rock Road, Tusculumbia, August 5-9. Speaker is Dewayne Spivey from Riverchase Church of Christ, Birmingham.

Sunday Morning Bible Classes at 10am, Worship at 11am. Covered dish lunch at noon. Congregational singing at 2pm. Evening services, Sunday-Thursday at 7pm.

Florence Kiwanis Club Meets Fridays noon at Marriott Shoals Conference Center, 10 Hightower Place, Florence
August Speakers:
August 3 - Jan Scofield, Vice President, Florence Kiwanis Club - Will give a Kiwanis International Convention Update

The Northwest Alabama MS Warriors, a support group for people and families dealing with multiple sclerosis, will meet at 5:30pm Thursday, August 2 at the Muscle Shoals Public Library, located at 1918 Avalon Avenue in Muscle Shoals. Call 256-356-8548 for more information.

The Shoals Area Chapter of the Order of St. Luke will meet in the Sheffield Room at Park Place, 501 N. Montgomery Ave., Sheffield, Thursday, August 2, at 6:30pm. Janice Nix will be doing a teaching on healing. We believe that God heals spiritually, physically, and emotionally. All are welcome.

School Supplies Drive - Donate supplies at any of the following Dollar General locations through August 10:
736 Cox Creek Pkwy, Florence
1501 N. Wood Ave., Florence
2821 Hwy 20, Muscle Shoals
And at Salvation Army at 1601 Huntsville Rd, Florence

A grief support group entitled, "Getting Well Together" will meet at Shoney's in Muscle Shoals at 10am on the second Thursday of each month. This free support group is for anyone who would like to attend. This event is provided by Kindred Hospice of Florence. For more information, call 256-764-0873.

Florence Parks and Recreation Department is conducting registration for Youth Football now through August 5. The programs are open for boys ages 7-12 years old. Registration fee is \$45 for football. You may register at www.FFARD.com. For more information contact the Athletic Office at 256-760-6628.

Florence Parks and Recreation Department is conducting registration for Youth Cheerleading for girls ages 5-12. Registration is going on now through August 5. Registration fee is \$35 per cheerleader. For more information contact the David Dolan at 256-760-6628.

Florence Parks and Recreation Department is conducting registration for Flag Football now through August 19. The programs are open for boys and girls ages 5-12 years old. Registration fee is \$45. You may register at www.FFARD.com. For more information contact the Athletic Office at 256-760-6628.

Cloverdale Church of Christ Cemetery Fund - If you have family here, donations are needed for maintenance and upkeep. Mail to 13000 Hwy 157, Florence, AL 35633

See NOTES... page 35

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ANTIQU SPINNING WHEEL, EXCELLENT shape, extras. \$300. 706-820-9481, Wildwood, GA.

RARE, SEALED POSTERS: 5 Pamela Anderson, 3 Jenny McCarthy. \$30 for all. 256-810-1808.

MASONRY WORK: BRICK, BLOCK, fieldstone, all types. Excellent work. Call Mark, 256-394-2820

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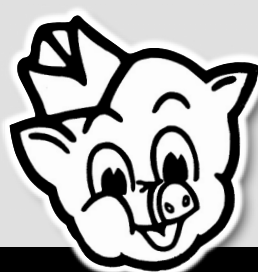
BEIGE GARDEN TUB, \$150, obo. 256-783-3554. (Hazel Green)

FORD: FUSION, 2017 \$16,000. 2017 Ford Fusion SE Falkville Al. area Call John 256-595-2400 Black with lots of bells and whistles. Like new inside and out. Call me 256-595-2400

TORIN 2 TON CAPACITY folding hydraulic shop crane model T32001 with manual. Garage kept and never used. \$175 firm. Waterloo area pick-up. 770-328-9073

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BONELESS BEEF Rib-Eye Steak
7.99 LB.

FAMILY PACK FRYER Drumsticks or Thighs
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COUNTRY STYLE Pork Ribs
1.79 LB.

Fresh Pork Steak	lb.	1.79
Armour Hot Dogs	12 oz. pkg.	99¢
Carolina Pride Sliced Bologna	12 oz. pkg.	1.19
Piggly Wiggly Sliced Ham or Turkey	10 oz. pkg.	2.49
Gwaltney Sliced Bacon	12 oz. pkg.	2.99
Eckrich Smoked Sausage, All Var.	14 oz. pkg.	2.89
Curly's Beef, Pork or Chicken Barbecue	16 oz. pkg.	4.99
Piggly Wiggly Cheese Singles	12 oz. pkg.	2/\$4

FRESH PRODUCE

FRESH WESTERN Lettuce	HEAD	99¢
ALABAMA Peaches	LB.	1.29
COLOROX Clean Up with Bleach	64 OZ. BTL.	3.99
PIGGLY WIGGLY FAMILY SIZE Potato Chips	11 OZ. BAG	1.79
PIGGLY WIGGLY Cream Cheese	8 OZ. BLOCK	2/\$3
PIGGLY WIGGLY Ketchup	14 OZ. BTL.	89¢
GALA, RED OR GOLDEN Delicious Apples	3 LB. BAG	2.99
RED OR GREEN SEEDLESS Grapes	LB.	1.99
PIGGLY WIGGLY Spring Water	24 PK. 1/2 LITER BTLs.	3.49
PIGGLY WIGGLY Ice Cream Bars	12 PACK	2/\$6
VAN CAMP Beanee Weenees	8 OZ. CAN	\$1
PIGGLY WIGGLY Medium Eggs	DOZEN CARTON	79¢

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Pepsi and All Pepsi Products
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PIGGLY WIGGLY Soft Margarine
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2/\$4

TOTINO'S Frozen Pizza
10-10.3 OZ. BOX
2/\$3

PIGGLY WIGGLY Frozen Crinkle Cut French Fries
2 LB. BAG
2/\$5

PIGGLY WIGGLY Frozen Whipped Topping
12 OZ. TUB
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MAXWELL HOUSE Original Coffee
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PIGGLY WIGGLY CANOLA OR VEGETABLE Cooking Oil
GAL. JUG
4.99

FIORA DOUBLE ROLL Bath Tissue
12 ROLL PACK
4.99

FIORA 3-PLY Paper Towels
6 ROLL PACK
4.89

PIGGLY WIGGLY Northern Beans
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2/\$4

PIGGLY WIGGLY Apple Juice
64 OZ. BTL.
2/\$5

PIGGLY WIGGLY Crackers
16 OZ. BOX
2/\$3

PIGGLY WIGGLY Deluxe Mac & Cheese or Shells w/Cheddar
12-14 OZ. BOX
1.39

Medicare Minute "Medicare Part A Part 1"

On a Medicare card Part A will have the word "Hospital" beside it. Because of that Medicare Part A is most commonly known as the inpatient or hospitalization part of Medicare. This means when a Medicare beneficiary is admitted into the hospital most of the services that are received are filed under Medicare Part A. This sounds simple but sometimes it's not.

Medicare Part A has a deductible of \$1,340 per benefit period. Notice two things here. First is the deductible of \$1,340. If you are admitted into the hospital and had Original Medicare only, you would owe the first \$1,340 of your stay. This deductible covers hospital services, including semi-private rooms, meals, general nursing, drugs as part of your inpatient treatment, and other hospital services and supplies.

The second thing to notice is the term "benefit period". This tells you the deductible is not an annual deductible but could hit you more than once in a calendar year. A "benefit period" begins when you are discharged from a hospital or skilled nursing facility and ends when you haven't received any inpatient care for 60 consecutive days. If you are admitted as an inpatient after the 60 days of no inpatient care a new benefit period begins, meaning another \$1,340 deductible. Also if you are confined to the hospital for 60 consecutive days your deductible will cover you but on the 61st day you will begin paying a coinsurance.

The good news is for most Medicare beneficiaries Part A is free. Free meaning you don't pay a premium for it. The reason for this is while you are working you pay 1.45% of your pay check into Medicare. If you did that for 40 quarters you're entitled to Part A for free. Next week will discuss the other benefits of Medicare Part A.

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@alabamahealthguidance.com. Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



Ikey Fowler

885 Florence Blvd. • 256-648-5710
(Four Lane Shopping Center)



VACUUM CLEANER, ELECTROLUX CANISTER vacuum, \$65. 256-766-1931.

SHANE PROCTOR HEATING, COOLING and Commercial Refrigeration, Licensed, bonded and insured, AL#11050 and AL#53089. Financing available. 256-415-3758.

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WHIRLPOOL BRAND BEIGE COLORED Microwave, \$50. Call or text 256-617-2661.

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Alpine, Ecoquest, Vollara. New and restored units. Call for free home trial. I have been an active dealer since 1995. Send me an email carlpowell2@cp3inc.com. I will email you more information. 256-383-7943

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SHANE PROCTOR HEATING, COOLING and Commercial Refrigeration, Licensed, bonded and insured, AL#11050 and AL#53089. Financing available. 256-415-3758.

HUSKEE 46 INCH RIDING mower, 19 HP engine, excellent condition, \$350. 256-335-2730

CHEVROLET: 1500, 1995 \$7,500. Choo-Choo custom package, 4x4, 128k miles, runs great, one owner. 256-351-8875.

GERMAN SHEPHERD PUPPIES, MALE and female, black and tan, 7 weeks old, \$400 each. 256-565-6714 or 256-522-5102.

SHANE PROCTOR HEATING, COOLING and Commercial Refrigeration, Licensed, bonded and insured, AL#11050 and AL#53089. Financing available. 256-415-3758.

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MAILING OVER 70,000 PAPERS every week across the Shoals - When it comes to print advertising, We Mean Business! TFN

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As Low As **\$68 /mo**

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18' Refrigerator
\$18 /wk

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\$25 /wk

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NO Credit Check!

FREE Same Day Delivery!

Rent To Own

419 E. 2nd St. • Sheffield

256-383-8855

1 STOP RENTALS

Join Us Online: courierjournal.net

Welcome Zubair Khan, M.D. Interventional Cardiologist

North Alabama Medical Center
welcomes Dr. Zubair Khan to
Tennessee Valley
Cardiovascular Center.

541 College Street
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Florence, AL

For more information,
please call 256-766-2118.



Come and Join Us for a
**Homecoming and
Gospel Meeting**
at

**Red Rock
Church of Christ**

1845 Red Rock Road, Tuscumbia

August 5-9

Schedule of Services:

Sunday Morning

Bible Classes 10am • Worship 11am

"Covered Dish Lunch" NOON

CONGREGATIONAL SINGING - 2pm

Evening Services: Sunday-Thursday - 7pm

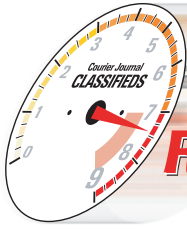
Speaker: Dewayne Spivey

Riverchase Church of Christ, Birmingham



Courier Journal

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Sell It Fast with a RED LINE AD

only \$3 additional

Attract the most attention and sell your items red line fast when you choose to Red Line your Classified Ad. THE FIRST LINE OF YOUR AD APPEARS IN RED CAPS, catching the eye of your buyer faster than any other classified advertising in the Shoals Area!

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ONLINE — at our Website... Go to www.courierjournal.net and click "Place a Classified"

Phone

PHONE — 8AM-5PM Mon-Fri Charge to Credit/Debit Card by calling 256-764-4268

Fax

FAX — 24 HRS - Charge to Credit / Debit Card by faxing an ad to 256-760-9618. Include exp. date. List how many weeks the ad is to run.

Mail

MAIL — Mail your written ad to address at right. Include your phone number. We will call to finalize your ad. List how many weeks the ad is to run.

Office

OFFICE — Drop by our office at your convenience 8-5 Monday-Friday and write/submit it there.

HOUSECLEANING for your office or home. Call 555-1234 for a free estimate. 15 years experience, Insured, References available.

TNValleyStuff.com

As an added bonus for our advertisers, all classified ads placed in the Courier Journal are also online at TNValleyStuff.com. This provides even greater impact than the 70,000 home circulation which the Courier Journal reaches every week.

- Private Party Rate** 3 LINES for 1 item Prepay - No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.25 - CASH DISCOUNT - 4 Weeks/3 LINES for 1 item \$13.50 - Each additional line - \$5.00 no credits..... **\$4⁵⁰** Week
- Commercial Rate** 4 LINES Prepay - applies to all REAL ESTATE and anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not. 1 vehicle per ad. Each additional line - \$1.25 CASH DISCOUNT - 6 Weeks/4 lines \$35.00. Each additional line - \$7.50 **\$7⁰⁰** Week
- Yard Sales** 5 LINES Prepay Each additional line - \$1.25 YARD SALES - An exclusive listing of the area's better sales prominently placed **\$11⁰⁰** Week
- Employment** 5 LINES Prepay Each additional line - \$2.25 EMPLOYMENT - Looking for employment or Businesses looking for employees **\$12⁵⁰** Week
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*one line is approx. 30 characters

Name _____
 Address _____
 City _____ State _____ Phone _____

➔ **HOW MANY WEEKS?** Multiply the number of weeks - X - the cost of the ad.....

YES! RED LINE MY AD! PLEASE CHECK THE BOX

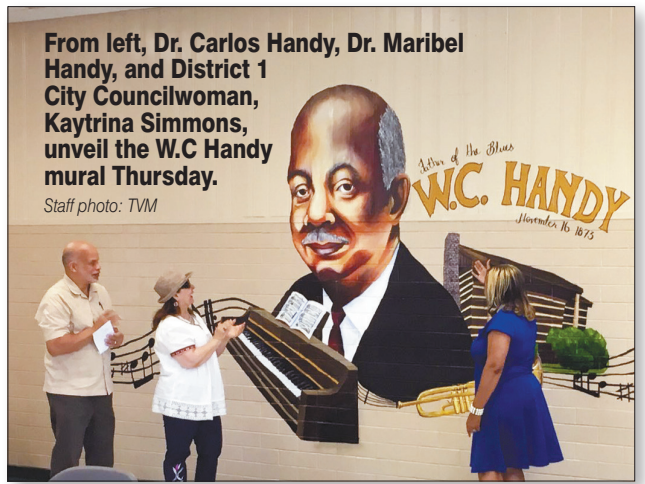
RED LINE: Add \$3 per ad per week. Buy 5 weeks of RED LINE, get the 6th free (\$15 plus cost of ads). Only the top line of each classified ad can be red, 24 characters and spaces MAX. - 20 characters & spaces MAX for Real Estate ads.

MAILING ADDRESS:

Courier Journal, 219 W. Tennessee St., Florence, AL 35630
Please Print Ad Clearly. NOT RESPONSIBLE for illegible handwriting
Questions? Call our office at 256-764-4268.

ADVANCE PAYMENT IS REQUIRED in cash, check or Credit/Debit Card.
Phone-in Ads MUST be Charged to Credit/Debit Card! NO EXCEPTIONS! NO REFUNDS!

DEADLINE: Friday 5pm



From left, Dr. Carlos Handy, Dr. Maribel Handy, and District 1 City Councilwoman, Kaytrina Simmons, unveil the W.C. Handy mural Thursday.

Staff photo: TVM

Handy Foundation...

Continued from Page 1

continuation of the Handy musical legacy. Maribel, President of the W.C. Handy Foundation, and Florence Mayor Steve Holt signed papers transferring the W.C. Handy Birthplace, Museum and Library to the Handy foundation. The signing returns ownership of the historic west Florence home back to the Handy family after W.C. gifted it to the city in the 1960s.

The Handy Foundation is operated by the Handy family. They have assorted memorabilia and numerous documents that they want to incorporate into an expanded musical experience where visitors can also connect with other jazz and blues museums around the country. The Handys have visited blues museums in other parts of the country and would like to capitalize on those energies.

"The plan is to increase the traffic flow and visibility and to make the community more actively involved," said Carlos Handy. "We'd like for the Handy home to be an artistic and cultural center. We would like to have a virtual interaction

with some of the other blues museums across the country, and more effectively capitalize on souvenir and memorabilia opportunities."

The signing ceremony also included the surprise unveiling of a mural of W.C. Handy on an interior wall of the rec center painted by local artist, Katie Graham.

Carlos reminded those in attendance that his grandfather's music was created at a time when black musicians were associated only with ragtime and religious music.

"America did not know what black music was all about," he said. "Handy changed that. He was fundamentally a writer. He loved to observe and he loved to write. He played a big part in the history of American music."

"It's a game-changer for the Handy home and the entire Florence community," Holt said about the home's new life. "I don't think it has sunk in to me or to anyone else involved in this what a historic moment this really is."



C. Handy

Courier Journal

Personnel

- EDITOR & PUBLISHER**
Thomas V. Magazzu
- ADVERTISING EXECUTIVES**
Sadonna B. Magazzu
Judy Cox
Gregg Scott
Heather Ridinger
Toyce Dixon
- GRAPHIC COORDINATORS**
Russell Roden
Jim Allen
Andrea L. Gray
Gwyn Jones
- OFFICE STAFF/CLASSIFIED**
Janie Brasfield

CIRCULATION
John Steele

OFFICE HOURS:
Monday - Friday
8:00am - 5:00pm

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219 W. Tennessee St.
Florence, AL 35630
256-764-4268
Fax: 256-760-9618

Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 70,454 Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

EDITORIAL POLICY: Your Courier Journal accepts a variety of news releases, photos, stories, Letters to the Editor and upcoming community, church or civic events for publication as space permits. Please submit all materials in written form to:

219 W. Tennessee St.
Florence, AL 35630
or email to:
editor@courierjournal.net

well in advance of the planned event. The Editor reserves right to shorten, edit, reword or omit submissions as seen fit. All information submitted for publication becomes property of the Courier Journal. Information published does not necessarily reflect an opinion or endorsement by the Courier Journal, members of its management, or its staff. Advertisers are responsible for all content and claims in their advertising.

ADAYS WORK HOME/ MOBILE
Home remodel/ repair, handyman jobs, ceramic tile, decks, all flooring, sheetrock, painting, roof repair, Koolseal, underpinning, much more. Call 256-856-6213 or 256-389-3179

TWIN MATTRESS AND BOX
Spring \$30. 256-381-0019 (Tus-cumbia area)

KOGER LAWN SERVICE AND
Pressure Washing, houses, piers, boat houses, decks, driveways and walkways. 256-366-3133



NISSAN: ROGUE, 2012 SL.
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2006 PT CRUISER TURBO LIMITED, red, leather seats, sunroof, 4-speed, automatic, \$3,200. 256-757-3242

ROOFING - LEAKS REPAIRED, chimneys flashed, valley repair. All work guaranteed. Free estimates. 256-383-3218

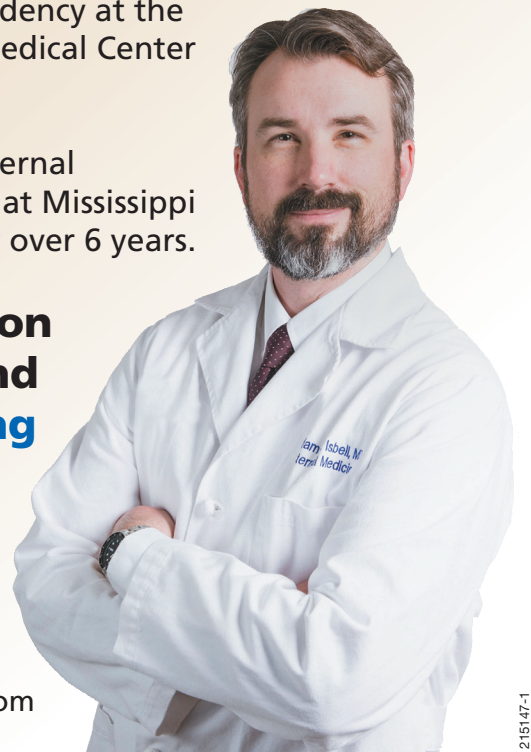
Welcome Dr. Adam Isbell

Adam Isbell, MD was born and raised in The Shoals, attended University of Alabama School of Medicine (UAB), and completed residency at the University of Mississippi Medical Center in Jackson, MS.

He is board certified in Internal Medicine and has worked at Mississippi Baptist Medical Center for over 6 years.

He is joining Avalon Medical Center and currently accepting new patients.

Avalon Medical Center
2400 E. Avalon Avenue
Muscle Shoals, AL 35661
256-386-0808
www.avalonmedicalshoals.com



DEADLINES: Issues Published Every Wednesday
INSERTS - 5 pm Thursday
DISPLAY ADS - 5 pm Thursday
CLASSIFIED ADS - 5 pm Friday unless otherwise specified

Every Customer Gets a
\$1 BLUE COUPON
 TO USE ON YOUR NEXT VISIT

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Barnes Health Care Pharmacy 221 N. Court Street
 Historic Downtown Florence 256-764-3961

Wallace...

Continued from Page 1

Wallace gave his own life to rescue a fallen soldier.

Curtis Wallace asked Morrow about naming a portion of U.S. Highway 72 in Frankie Lee's honor. Morrow helped secure passage of resolution HJR 13 during the 2018 regular session through the House and Senate, and it was signed by Governor Kay Ivey.

Morrow's said his initial reaction was to question to himself why Wallace was not a Congressional Medal of Honor recipient?

Frankie Lee's brother, Malcomb Wallace, has a son named Pete Wallace who is currently deployed in Africa. Pete is named for his Uncle Frankie Lee. When Pete returns home a ceremony will take place that will officially name the portion of the highway. American Legion Post 31 member, Thomas McKnight, is in charge of plans for the ceremony to honor 1st Lt. Frankie Lee Wallace's bravery.

Details for the ceremony will be announced later this year.

Signs at the Mississippi/Alabama line and at milepost 18 recognizing Wallace have already been erected by the Alabama Department of Transportation.

STRATOS 1998 201 PRO Elite Bass Boat! Loaded! 225 Evinrude, nice custom trailer, \$8,700 256-335-4749 (Florence area)

3 CEMENTARY LOTS AT Greenview Memorial Park, Masonic Garden, Florence, 3 plots/lot 33C, 1,2 and 3. \$5,500 for all. 256-710-8367.

L&B QUALITY HOME HEALTH CARE SERVICE: Personal care for seniors and disabled in all activities of daily living. Home, Hospital or Facility. 256-980-8387 or 256-980-4220

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NISSAN: ALTIMA, 2014 \$9,500, 4 cylinder automatic, 4-door, 94,600 miles, pearl white with tan cloth interior, new tires, 256-412-0234 after 4 pm.

Beginning August 5 we will be Closed on Sundays

Shoals Primary Care
 342 Cox Boulevard, Sheffield
 256-383-4473

*Monday-Friday: 8am-8pm
 Saturday: 9am-9pm • Sunday: Closed*

Walk-Ins Welcome

SHOALS PRIMARY CARE Most Insurance Accepted
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2 CONVENIENT LOCATIONS
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Prices Good
8/1/18 - 8/7/18



Fryer Chicken
Split Breast
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Free Slicing



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Double Pack
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Beef Brisket
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99¢
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5 Lb. Chub
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\$9.99
Each
New To The Store



Oscar Mayer Assorted
Wieners
2/\$3
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Piggly Wiggly **Sausage**
Patties Or Links
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12 Oz.




Jimmy Dean Regular Or
Applewood **Bacon**
\$2.99
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Let The Pig Save You From The **DOG DAYS** of summer **Many PICK 5 Items Available**



Piggly Wiggly Deluxe **Mac & Cheese Or Shells & Cheddar** 12-14 Oz.
\$1.19



Piggly Wiggly **Mac & Cheese** 7.25 Oz.
45¢



Armour **Potted Meat** 3 Oz.
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Armour Original **Vienna Sausage** 4.6 Oz.
2/\$1



Piggly Wiggly **Parmesan Cheese** 8 Oz.
\$2.89



JIF Creamy Or Crunchy **Peanut Butter** 16 Oz.
2/\$4



Selected Betty Crocker **Snack Items** Assst. Sizes
3/\$5



Selected Betty Crocker **Suddenly Salad** Box
\$1



Coke Products 6 Pk. 1/2 Liters
4/\$10



Coke Products 12 Pk. Cans
3/\$12

THE SEASON'S FINEST PRODUCE



California **Cantaloupes**
\$1.99
Each



Fresh **Asparagus**
\$1.99
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Russet **Potatoes**
\$2.99
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Iceberg **Lettuce**
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Lb.

ASK THE ATTORNEY CAR WRECKS



Thomas McCutcheon

Ask the Attorney is sponsored by local attorneys, McCutcheon & Hamner, PC, as a service to the residents of NW Alabama.

As most of you know, Joel and I primarily handle car wreck cases. We only handle accidents with injury and we do see a lot of them. Most of them have common issues.

A type of wreck that we see with more frequency than we should are courtesy wrecks. A courtesy wreck occurs when one motorist allows another motorist through a line of traffic as a courtesy and a wreck occurs as a result. Sometimes these wrecks occur when another motorist signals by hand gesture that the roadway is clear. The courts of our State have held that a motorist's hand signal to another motorist to proceed does not absolve the signaled motorist of their duty

under Alabama law to ensure that it is safe to travel across an intersection and to yield to oncoming traffic.

Secondly, we see rear-end collisions. Everybody knows or thinks that they know that if a driver hits someone from the rear, it is automatically their fault. I don't think that is true. I think there are circumstances where someone who makes a very abrupt stop unexpectedly could cause an accident. The person who got hit would not have caused it but they may have contributed to it and in Alabama that is enough to lose. Nonetheless, the law is the driver of a vehicle shall leave a distance of at least 20 feet for each 10 miles per hour of speed between the vehicle that he is driving and the vehicle they are following. The interesting point about this particular rule is that if it is broken and a collision results, the law finds negligence as a matter of law. I want each of you to do me a favor and please leave enough distance between the front of your car and the rear of the car in front of you to see the rear tires of the car in front of you. We see people all the time who get hit from the rear and then are slammed into the car in front of them. This secondary blow often causes significant injury.

Third, we see yield sign wrecks where drivers are in a lane that is controlled by a yield sign. The driver's attention is divided between the car in front of them and the traffic they are merging in to. Very frequently the car in front starts to go and then stops. The driver behind them thinks they have gone and it looks clear to merge and they drive right into the back of the car in front of them. This happens all the time where Savannah Highway merges into Mitchell Blvd. to cross O'Neal Bridge. I have had at least half a dozen cases from that one intersection.

Personal injury attorneys are here to make people responsible for the harm they cause and to prevent harm in the future.

Buckle up, drive safely and as always your referrals are appreciated! 256-764-0112.

Please send the questions to:
"Ask the Attorney,"

P. O. Box 38, Florence, Alabama 35631
or visit our website at: www.mhatty.com

facebook: McCutcheon and Hamner, P.C.

We will not print your full name in the article. We will not be able to return any written or preprinted items which are submitted.

No representation is made that the quality of legal services to be performed is greater than the quality legal services performed by other lawyers.



CHEVROLET: IMPALA, 2001 LS, 104,000 miles, sunroof, leather, good condition, \$3,200. 256-383-1048

VETERANS DID YOU KNOW? If you have a 50% or more service related disability, you qualify for up to \$6,800 for a walk-in shower. I'll help you get the grant you have earned! Call Patrick for more information, 256-275-8161

TOYOTA: TACOMA PICKUP, 2007 \$4,750, 5-speed, 2 wheel drive, cold air, drives good, runs good, 423-237-8001

HOME IMPROVEMENTS, ALL JOBS, big and small, concrete work, references, dependable! 35 years' experience 256-762-4357

ROOFING - LEAKS REPAIRED, chimneys flashed, valley repair. All work guaranteed. Free estimates. 256-383-3218

CORVETTE, 2016. 10k miles, red, automatic, like new. List price, \$62,000. Asking \$46,000. 256-394-4462.

2 CHIHUAHUAS, VERY SMALL girls CKC, Champion bloodline. Solid Chocolate and Chocolate/white \$375 ea. 256-345-0528.

POLARIS SPORTSMAN 800, 4X4, factory winch, only 668mi, automatic, enclosed gun boot, senior ridden, like new. \$5,400 firm. 256-627-5485.

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CAREGIVER:

RETIRED NURSE LOOKING FOR sitting work, 30 years experience, have worked with Alzheimer's and Dementia patients. Reasonable rates. 256-826-2996 (Shoals area)



HONDA: PILOT, 2011 \$15,000. white, 110,000 miles 256-332-4354.

MidGard Self-Storage will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at **11:00 AM on Wednesday, August 15, 2018, located at 4450 Chisholm Road, Florence, AL 35633.** Management reserves the right to withdraw any unit from sale. Registered or motor vehicles are sold "As Is / Parts Only," no titles or registration.

Name	Unit #	Brief Description of Items
ANTHONY WATKINS	A43	Household Items
SHAWN ROGERS	H885	Clothes

10% Off Coupon

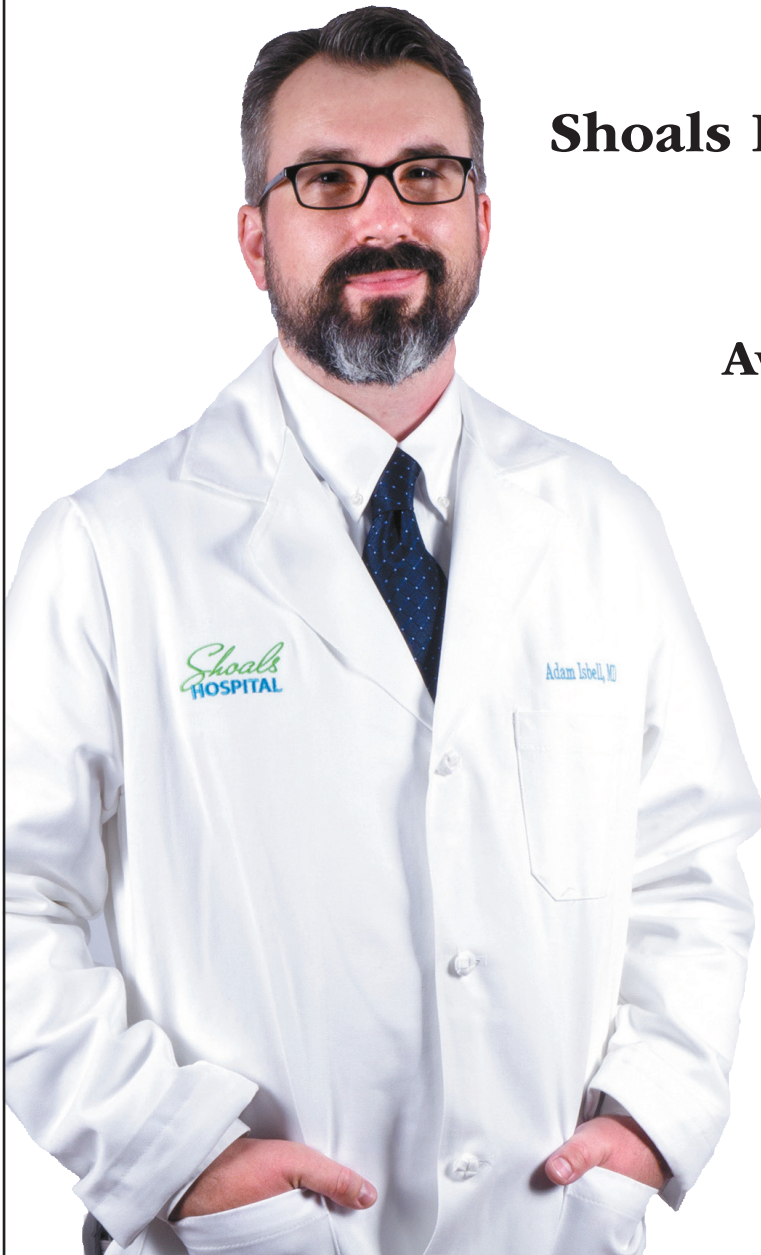
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ADAM ISBELL, MD



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to schedule your appointment!



www.shoalshospital.com



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Florence, AL 35630

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Advertising Sales
Are you hungry to produce and can develop business? Are you creative? Do you enjoy marketing, being a self-manager, formulating strategies, living for the thrill of the chase and the rush of the Close? Do you like a challenge and can bring it? Do you enjoy truly living each day? If so, we want to talk with you today!

American Classifieds, part of the Tennessee Valley Media network, has an immediate need for an

Outside Sales Executive.

The preferred candidate must have good communication skills, a track record of success in a goal-oriented environment, and a solid work ethic. This position also requires a valid driver's license, a clean driving record, reliable transportation, and proof of insurance.

American Classifieds offers a benefits package, including medical and dental coverage, as well as a 401K package. Qualified applicants should send resume to: french.salter@theredstonerocket.com
American Classifieds is an Equal Opportunity Employer

Press Operator

TimesDaily has an immediate opening for a Press Operator.

Night Shift

Candidate must be able to setup press for daily newspaper printing, monitor and inspect quality of papers, maintain registration and proper ink density, perform general maintenance and other duties as required. Must be able to lift up to 50 lbs., be forklift certifiable and have mechanical experience or training. Prior experience with newspaper press and machine maintenance is preferred or other press printing experience will be considered.

Candidate must be able to work a flexible schedule including nights, days, and weekends; and work in a fast paced environment.

Mail or drop off application or resume at 219 West Tennessee Street, Florence, AL 35630, or email to Hollie.Colella@timesdaily.com.

CAREGIVER AVAILABLE

IF YOU are looking for a loving caregiver, I am the one you are looking for. I have 14 years experience sitting with Alzheimers/Dementia plus confined patients. References available. I will sit days or overnight, 3-4 days per week. Greenhill, Killen, Lexington and Florence areas **only**. 256-443-7652.

TIMES DAILY

Part-time Production Worker

Night Shift and Day Shift available

TimesDaily has an opening for entry level positions in our Packaging Department. Candidates must be reliable and able to work flexible work schedules. Must be able to work weekends and Holidays. This is a physical, fast-paced position that involves continual lifting, standing and bending. Must be able to lift and carry up to 40 pounds. Team work. Must be 18 years of age or older.

Applications can be picked up at TimesDaily, 219 W. Tennessee Street, Florence, AL 35630. **EEOC**

Day Care Director
Full-time position. Experience required. Direct inquiries to tweeks.calvary@gmail.com.

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WHAT DOES YOUR INSURANCE COVER?

Just wanted to give all of you a "heads up" when it comes to vehicle insurance. My 20055 mini-van was stolen this past weekend, and has damage from the culprits breaking into it and using a screwdriver to start it up. But that's not the problem. My husband and I live in an apartment and have never had house insurance (or contents insurance on our apartment).

The insurance company covers the cost of repairs to the van, but not the cost of replacing anything we stored in the van. I've never had this happen to me before, so how was I to know? For what would probably be between \$50 and \$100 a year, we could have had all our belongings replaced. Now, we have to pay out of pocket for anything we need or want to replace.

Mary in Niagara Falls, Canada

ANTS!

Ants abhor white flour. They will not cross it. Sprinkle some on window ledges and around doorways, and they will stay away!

Krystyna C.

A DIFFERENT YARD SALE

I like to keep my lawn looking good, which means regular applications of fertilizer. I always look for torn bags. Most garden centers are happy to get rid of them and almost give them away. Any that spills on the way home can easily be washed out of my pickup.

Wil

HARDCOVER BOOK SAVINGS

I love to read best sellers when they first come out, but hardcover books can get really expensive. My library gets them, but I could wait months for my turn. Now I just wait a couple of weeks and look for used copies on Amazon. They're just like new and generally about half of full price. Better still, I resell them when I'm finished for nearly as much as I paid!

Debi

DOGGIE TREATS

There's no reason to buy expensive dog treats. Just buy a different brand of dried food. They just want something that tastes different and comes from your hand as a treat. There is no need for something expensive!

Cheryl

AT SEASON'S END

I volunteer in Sunday school at a large church each week. As you might expect, at the end of winter, we have a collection of mittens and scarves in our lost and

found. We put a note in our bulletin to remind moms if they've lost items to check with us. Two weeks later, we put in a note telling moms who are needy that we have items that are free for the taking. Family budgets are tight, and this helps even if it's just a small savings.

Hannah

OUTRAGEOUS ER BILL

I recently took a fall and ended up in the ER. They did an x-ray, gave me a script for pain pills, and sent me home. When the bill came, I was outraged! I don't have a lot of money. In fact, I'm trying to dig out of debt. I called and told them that I couldn't afford the bill if they wouldn't reduce it and work out a payment plan. They knocked the bill down by two-thirds. It seems like they overcharge to make up for cases where they need to discount. Go figure!

Vanessa

MEALS TIMES

I've decided to avoid fast food for my family. It's expensive and unhealthy. One way I have done that is to double up on meals. For instance, when I make a casserole, I make two. The second one gets pulled from the oven when it's about 75% done and placed into the freezer. That's a great time-saver for busy nights. As a warning, you might want to make sure that your family likes a new recipe before you double up on it. We have one meal in the freezer that my family does not want to eat a second time!

Leah

See DOLLAR... page 26

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Shorts...

Watch Out on the Trace

Continued from Page 2

the emergency lighting is activated. "These vehicles will have multiple flashing red and blue lights, headlights and grill lights," said District Ranger and vehicle coordinator **John Hearne**. "It will look like a police Christmas tree when they light up." Since the Parkway travels through three states, law enforcement ranger vehicles use both red and blue lights instead of just blue lights. Rangers use both colors because red lights are easier to see in the daylight and blue at night. Safety is the number one priority on the parkway and the multi colored lights make it safer for both the Ranger and drivers.

Check for WIC Eligibility

MONTGOMERY—Alabama families may qualify for the Special Supplemental Nutrition Program for Women, Infants, and Children, better known as WIC. If you are a woman who is pregnant, who had a baby within the past six months, who is breastfeeding, or who is the parent or guardian of a child up to age five, you are encouraged to apply for WIC at your local county health department or WIC agency.

Participants in the program receive free nutrition education and breastfeeding peer counseling support. In addition, participants have the option to receive up to three months of food benefits at a time for each qualified family member. Food benefits are redeemable at WIC-authorized stores throughout Alabama.

Under the 2018 federal poverty guidelines, more families may be eligible for the program. WIC is open to participants with incomes up to 185% of the federal poverty level. Check the table below to see whether your family qualifies:

L-R - Family Size* - Annual Income - Weekly Income

2	\$30,451	\$586
3	\$38,443	\$740
4	\$46,435	\$893
5	\$54,427	\$1,047
6	\$62,419	\$1,201

*Each unborn infant counts as one in the family size.

WIC participants must have both a limited income and a nutritional need. Families who receive Medicaid, SNAP or Family Assistance already meet the income qualifications for WIC. Families who do not qualify for those programs may be eligible for WIC because of its higher income limits.

For more information, please go to <http://www.alabamapublichealth.gov/wicor> call the statewide toll-free line at 1-888-942-4673.

BUICK: ENCORE, 2014 \$12,500, black, 4-door, good condition, 53,886 miles. 256-214-2757/256-306-0785 (Hartselle area)

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CHRYSLER: NEW YORKER, 1977 \$3,500. 4-door, hardtop, 400 engine, very nice. 931-724-4491, Collinwood.

HARLEY DAVIDSON 1998 ROAD King (FLHR), \$5,000 firm. Most all extras. Too old to ride. 256-306-9820.

Moody's Power Sports

For all your ATV, lawn mower and jet ski repairs and service. Call us 256-394-6373

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ADAYS WORK MOBILE HOME repair, flooring, leaks, Koolseal, underpinning, decks & more. Free estimates. Call 256-856-6213 or 256-389-3179

JOHN DEERE LAWN TRACTOR D140. 48" cut, 100hrs, 6yrs old. \$900 firm, cash. 256-263-8130.

2.04 CT MARQUISE DIAMOND solitaire in 1.35 ct diamond mounting. GIA certified, clarity VS-1, color I, \$7,500. 256-565-8786

NISSAN: MAXIMA-S, 2011 \$9,500, fully loaded, 81,800 miles, extra clean, black in color. 256-874-6004

ROOFING - LEAKS REPAIRED, chimneys flashed, valley repair. All work guaranteed. Free estimates. 256-383-3218

WIRE DOG CRATE, 42"LX-28"W30"H - two doors, great condition, \$50. 256-810-7794.

2017 SCOOTER- PIAGGIO FLY 150, only 300 miles white and black, excellent condition, 50 mpg, new \$3,000 - all reasonable offers considered. 334-750-5637.

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MUSCLE SHOALS



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"W. C. Handy Specials" 620 E. 2nd St. (near intersection of 2nd Street and Woodward Ave). **THE LARGEST** record store in NW Alabama. Over 20,000 vinyl records. If you have a large number of records to sell, please call David at 256-320-9536.



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SCOOTER - 2006 HONDA Elite 80 classic, 1400 miles, blue, excellent condition, just been serviced, 100 mpg, top box included, \$1,200. 256-702-9166.

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2 BEDROOM 5TH WHEEL camper, 3 slide outs, triple axle, 2 door, \$3,500. 256-446-5733 or 256-415-5733

FORD: F-100, 1970 ANTIQUE Truck, 88,000 miles, one owner. Excellent condition. \$6,000 OBO. Serious inquiries only please, 256-767-5756.

VOLKSWAGEN: BEETLE TURBO, 2012 \$11,000. Non-smoking, one owner, 45,000 miles, red, heated leather seats, 18" wheels, Fender Premium Sound, \$11,000. 256-764-0396

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DODGE: NITRO, 2007 \$3,799. White, 2 wheel drive, drives great, serviced regularly/locally, 170K miles. 256-318-8034

CHEVROLET: CORVETTE, 1996 LT4 Grand Sport Collector Edition. Six speed manual, silver with black leather interior, all original, matching numbers, \$8,200 OBO. 334-444-6119

CHEVROLET: CORVETTE, 1992 \$15,500 OBO. banana yellow, 87K miles, 256-412-0916

CHORKIES PUPPIES, \$150 AND up. 256-757-5831 or 256-762-2146.

QUEEN ANNE DINING ROOM suite. 96" table with two leaves, 6 chairs, and china cabinet. \$750. 256-766-4233. (Florence)

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TWIN SIZE COMFORTER GOOD condition asking \$10, serious buyers leave message 256-217-0434.

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KITTENS. FREE TO GOOD home. 6 weeks old. Hartselle area. Call 256-476-4216.

GMC: CANYON, 2005 \$5,000. Nice Truck with Bed Cover, burnt orange color, 256-710-7344 or 256-394-7794.



Dr. Robert Webb

Ask Dr. Webb

Decisions, Decisions: guidelines for what to do when someone has a serious or chronic illness.

The following is a brief summary of questions and principles which may be helpful for families facing a serious, life-limiting, or chronic illness. Discussing these within one's family before a crisis occurs can prevent suffering, allowing for more peace and comfort as we age.

*** Do you want to actually 'live' -- or just 'be kept alive'?** In other words, how do you want to die: 'with your boots on', doing something you enjoy; or, confined to a bed with others wiping your bottom? It's the 'quality' vs 'quantity' dilemma!

*** Are pills a burden?** [most seniors say 'yes'; the evidence confirms, we live better on fewer pills]

*** First, do no harm. Always relieve suffering.** [the primary goals of medicine].

*** Treatments can cause suffering!** [doctors are under pressure to use the newest technology and drugs— resulting in unintended side-effects!]

*** Acceptance** [of a condition that can't be fixed] can lead to serenity. [as in the Serenity Prayer].

*** Should having Dementia influence decisions about other problems?** Since dementia is terminal, we often prolong patient and family suffering by treating other terminal medical problems! Left untreated, that other problem could cause an earlier death, thereby allowing a patient to escape [what many families have described as] a 'fate worse than death'—the progression to end-stage dementia. [More families therefore are choosing to stop all non-comfort treatments before the end-stage develops.]

*** Do seniors with a LLD** [Life Limiting Disease—one eventually causing death] **take treatments just because their kids want it?** [and thereby suffer longer?]

And, for family having difficulty 'letting go' when a patient has severe dementia:

If your loved one could tell you what to do, what would they say? If it was you in bed, what would YOU want?

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Ask Dr. Webb is a bi-weekly article sponsored by Hospice of the Shoals as a community service to answer questions about hospice care and end of life issues. Please submit questions to hpatterson@hofs.org or call 256-767-6699.

Dr. Robert Webb has focused his practice on geriatrics and palliative care since 2003. He is the Medical Director at Hospice of the Shoals.

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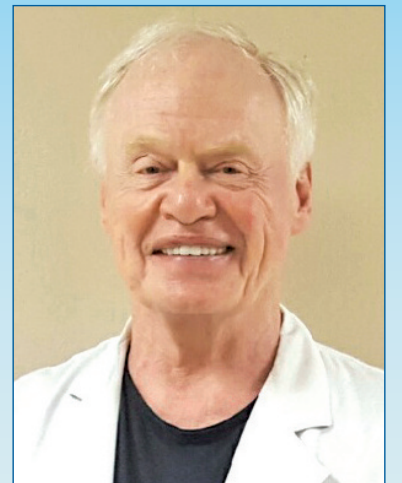
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CHEVROLET: SILVERADO, 2001 \$7,500. 2500 HD, V8, long wheel base, bed liner, camper shell, canoe rack, receiver hitch, 10 ply tires, well maintained, 178K miles, 256-627-1116

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ADAYS WORK HOME/MOBILE Home remodel/ repair, handyman jobs, ceramic tile, decks, all flooring, sheetrock, painting, roof repair, Koolseal, underpinning, much more. Call 256-856-6213 or 256-389-3179

BEAUTIFUL TENNESSEE WALKING HORSE. 13 yrs. Needs work. \$300. 256-751-1101 after 9am.

BAD CREDIT, SLOW CREDIT, no credit, no problem! Call me, Matt South, for financing on your next vehicle. 256-810-0283.

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WE BUY RIDING MOWERS, John Deere, Cub Cadet, Kubota, Craftsman, etc, zero turn mowers. Running or not. 256-275-2276.

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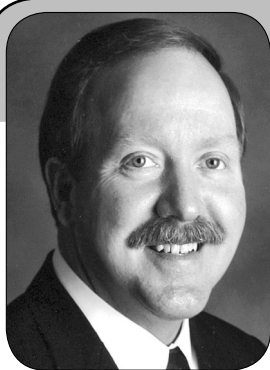
LEGAL NOTICE

STATE OF ALABAMA, LAUDERDALE COUNTY

NOTICE OF ABANDONED AND UNCLAIMED MOTOR VEHICLES

Pursuant to the Alabama Abandoned Motor Vehicles Act: Section 32-13-4 Code of Alabama 1975 as amended. Notice is hereby given that on **Saturday, the 25th day of August, 2018 at 9:00 a.m.**, the following motor vehicles will be sold at public auction for cash. The auction will be held at **Horne Wrecker Service, Inc., 1634 State Street, Florence, Alabama.** Horne Wrecker Service Inc. will accept proof of ownership should anyone care to submit same, Monday through Friday, between the hours of 8:00 a.m. and 5:00 p.m. until the day of the sale. **Vehicles may be viewed starting Monday, August 20, 2018 between the hours of 8:00 a.m. and 5:00 p.m.**

YR/MAKE / MODEL	VIN#	TAG#	COLOR	TOWED FROM LOC
01 ACURA TL	19UUA56651A019258	----	SILVER	ST JOSEPH CHURCH
92 BUICK RIVIERA	1G4EZ13L4NU402977	----	WHITE	COUNTY RD 139
00 BUICK LESABRE	1G4HP54KXY4102297	ACT-284	WHITE	COUNTY RD 189
96 CHEVY BLAZER	1GNCS13W1T2134755	----	MAROON	CMY BODY SHOP
96 CHEVY MONTE CARLO	2G1WW12M1T9260005	----	BLACK	COX CREEK PKWY
97 CHEVY MALIBU	1G1NE52M7V6104521	----	GOLD	FLORENCE BLVD
02 CHEVY TRAILBLAZER	1GNDDT13S522391642	41FT109	WHITE	WINONA ST
04 CHEVY IMPALA	2G1WF52E049304335	----	BLACK	WOODARD ST
05 CHEVY AVEO	KL1TD52675B455012	5649AR4	RED	CO RD 200
05 CHEVY CAVALIER	1G1JC12F957130613	----	BLACK	CMY BODY SHOP
99 DODGE DAKOTA	1B7GG22X0XS172088	41DF130	GRAY	COX CREEK PKWY
02 DODGE 2500	3B7KF23ZX2M232912	44AC910	WHITE	HWY 101
00 FORD F150	2FTZX1728YCA46180	----	BLACK	HORNE SALVAGE
01 FORD ESCAPE	1FMYU03141KF36348	41FM633	WHITE	COUNTY RD 2
05 FORD FOCUS	3FAFP37N25R114815	8AF7650	BLACK	HUNTSVILLE RD
06 FORD EXPLORER	1FMEU64E76UB72168	V2262H	BROWN	HOUGH RD
98 GMC SUBURBAN	3GKEC16R6WG512041	41FR740	WHITE	HAMPTON AVE
02 HONDA ACCORD	1HGCG16522A062872	----	WHITE	CHERRY HILL HOMES
03 HONDA ACCORD	1HGCM66543A035602	JBL867	SILVER	THOMPSON ST
11 HYUNDAI TUCSON	KM8JT3AB2BU299401	----	BLUE	CMY BODY SHOP
98 INFINITI I30	JNKCA21A1WT628300	----	BLACK	COURTVIEW TOWERS
05 ISUZU ASCENDER	4NUES16S256702487	7053AC1	GRAY	HWY 157 & CO RD 24
04 JAGUAR X TYPE	SAJEA51C44WE02362	----	SILVER	HORNE SALVAGE
95 JEEP G. CHEROKEE	1J4FX58S0SC758327	41DN354	GREEN	HERMITAGE DR
04 JEEP G CHEROKEE	1J4GX48S94C267014	20CC507	SILVER	SIMPSON ST
01 KIA SEPHIA	KNAFB121315033513	----	BLUE	WILSON DAM RD
91 MAZDA B2600	JM2UF6146M0135375	----	GRAY	COUNTY RD 15 & 16
99 MERCURY MARQUIS	2MEFM74W2XX614659	7333AC2	GOLD	CHERRY HILL HOMES
00 MITSUBISHI MIRAGE	JA3AY26CXYU030572	33BV515	MAROON	S WALNUT ST
97 NISSAN MAXIMA	JN1CA21D0VT825228	4K8-0D0	BLACK	HWY 20 & 133
03 NISSAN ALTIMA	1N4BL1D63C181749	41FR155	GREEN	MITCHELL BLVD
03 NISSAN SENTRA	3N1AB51D13L727963	BC88116	BLUE	BRITT ST
09 NISSAN VERSA	3N1BC13E49L359237	3135AW4	SILVER	HUNTS AUTO
12 NISSAN VERSA	3N1BC1CP6CK251443	9497AT0	WHITE	BROADWAY BLVD
01 OLDS ALERO	1G3NF12EX1C144139	----	WHITE	CHERRY HILL HOMES
88 TOYOTA COROLLA	JT2AE92E4J0047898	----	BLUE	W MOBILE ST
03 TOYOTA COROLLA	1NXBR32E63Z003129	47DL419	GRAY	COURTVIEW TOWERS



STAN DEAN

Reset Button

Several years ago we decided to go the satellite route for our television signal feed. We have been reasonably happy with it, although there are many occasions when I think we would be better off without TV at all. But then I remember how much I like college football and... excuse me, I digress.

Not long after we had the system installed I discovered that satellite signals and thunderstorms do not get along very well. So, one of the first storms that came along created a peculiar situation that I was

unsure how to remedy. The picture was stuck on one frame as if you had put the program on pause. Yet, the sound track continued on in real time. So, we could hear a show, but could only stare at a still picture - which was not good.

When I came to the conclusion that it would not correct itself, I was getting ready to call customer service. Then I remembered a piece of advice the installer had offered. He pointed to a "reset" button on the front of the receiver and noted that most problems that arise could be fixed by pushing that button. Hence, I gave it a try and within a couple of minutes we were back in business again.

Thinking back on that experience I am reminded of how it often parallels our lives. The storms of life can sometimes disrupt our service for the Lord. And somewhat like my TV experience, we can talk in "real time" without a glitch about what we need or ought to do, but our "action mode" is on pause. So many people I talk with say "We are ready to get back in church where we know we belong" or "We are ready to turn over a new leaf in our walk with the Lord." But somehow they cannot seem to get those words translated into achievement - which is not good.

Therefore, rather than waiting for the problem to correct itself, we need to be searching for our "reset button" that corrects our life so that it matches our words. But don't just locate it; follow through by using it immediately! The Bible never encourages procrastination, but it does encourage prompt action. Note Paul's emphasis on this matter, "Behold now is the accepted time; behold, today is the day of salvation" (2 Corinthians 6:2).

Thankfully we serve the "God of a second chance." He graciously allows us to repent, reset and start again (cf. 2 Peter 3:9).

So, how is your life looking?

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STACEY WINGINTON	2016	Household Items

216006-1

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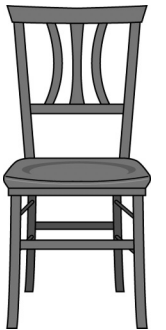
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212279-1

Commentary

Tensions Still High for Those in Blue

Athens-Clarke County Georgia police arrested a man on July 20 who was being charged with aggravated assault by strangulation and false imprisonment.

Unfortunately, edited portions of a situation surrounding the arrest were posted on social media for no other reason than to stoke racial tensions. The person recording the situation initially said it was his "seven year-old unarmed cousin." Some accounts later changed that to nine years old. The boy is actually ten, but that just helps prove the point.

Shared social media had an abbreviated version showing police forcefully restraining the kid. *The Atlanta Journal Constitution* posted a similar 1:34 version on its website.

The Root describes itself as a digital magazine that provides thought-provoking commentary and news from a variety of black perspectives. Actually, it's from a variety of liberal black perspectives. It posted a spliced 1:33 video on its website with the description, "Athens-Clarke County Police slammed an unarmed, shirtless 10-year-old boy to the ground after the distraught child witnessed his father being arrested."

Each variation was selectively posted/edited to imply that racial issues were at the heart of the treatment that the kid received by police officers. It is also interesting that we so often

See BLUE... on Page 24

Comments do not necessarily represent those of the Courier staff, its advertisers, or its readers.

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

THIS WEEK

in the *Shoals*
August 1, 2018

Happening THIS WEEK

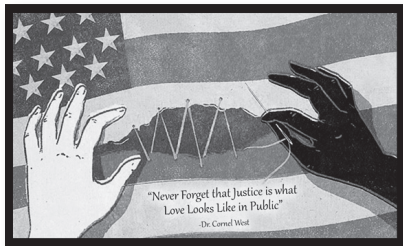
Your Input for Inclusive Monument

FLORENCE—Project Say Something launched a campaign last summer to begin a community dialogue about the Confederate monument in front of the Lauderdale County courthouse. Discussion revolved around the hope of constructing a more racially inclusive monument opposite the existing monument on the courthouse plaza.

August 4

The organization held town hall discussions, facilitated community surveys, led presentations at professional conferences, and conducted meetings with community leaders. Artists have been asked to sketch proposals for

See SAY... on Page 18



August 7

NATIONAL NIGHT OUT Friends with Friends

FLORENCE – Bentley Chevrolet and Florence Police present Operation KidSafe and National Night Out in the Target Parking lot on Tuesday, August 7 from 7-9pm.

This event will have free pizza and drinks. Other department agencies will be attending with their equipment. Games and an inflatable jumpy will be available for the kids. In addition, Operation KidSafe can capture

your child's picture and fingerprints using a digital video capture device, digital inkless fingerprint capture device, and specialized software. The captured data is assembled and a quality 8.5 x 11 printout is given to the parent. The parent can use the printout they receive to provide to law enforcement anywhere in the world to instantly aid in an investigation. Note: Information is PRIVATE, no records or databases are kept.



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FIRST BAPTIST CHURCH FLORENCE invites you to a Night of Laughter with Dennis Swanberg, "America's Minister of Encouragement" at 6pm Sunday, August 5 at First Baptist Church in downtown Florence. Come hear the Swan as he impersonates famous ministers and actors and entertains you with stories sure to have you rolling with laughter. It's a night of fun for the entire family and it's FREE! First Baptist is on North Wood Avenue next to the Library.

THE SHEFFIELD CITY SCHOOLS BACK TO SCHOOL BASH is August 4 from 10am- 4pm at Michael Community Center at 1001 SE 17th St. in Sheffield. Free food, school supplies, and backpacks. Donate school supplies at Sheffield Utilities.

NORTH ALABAMA DANCE CLUB PRESENTS THE AFTER HANDY FEST Dance Saturday, August 4 from 7-10pm, at the New Event Room at 215 Ana Drive in Florence. Music provided by DJ "NADC Member" Members: Adults \$6, Students \$4. Guests: Adult \$8, Driving 50+ miles one-way \$4. Includes light refreshments, ice water and dance lesson at approximately 8pm. Dress is casual or Handy Fest attire. Use your imagination!! A prize will be awarded for most creative dress. For more information, contact Suzy at 256-740-1661, suzyfromal@comcast.net or Larry at crowell2012@yahoo.com www.facebook.com/northalabamadanceclub

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by Mail or in Person
219 W. Tennessee St., Florence, AL 35630
• e-mail: editor@courierjournal.net
• FAX- 256-760-9618

Superior to All Courts

Editor:

Those who have made so much noise, pretending to be concerned about the children that illegals brought across the border, claim that women have the right to murder their helpless children.

The politicians hide behind the Supreme Court's ruling in Roe v. Wade that abortion is a constitutional right to privacy. All of those who contribute to the killing of babies will one day face the Judge who is superior to all courts upon the earth. This includes politicians who fail to stand against it.

Euell White
Florence

Investigate Them All

Editor:

Democrats and Fake News have attacked Trump's personal life and marriage because the collusion is going nowhere. It's time to thoroughly investigate every Democratic Senator and Congressman for extramarital affairs and sexual misconduct. Also include everyone in the fake news business (just like Matt Lauer) and all newscasters.

Let the world know the truth, the whole truth, and nothing but the truth.

Paul Sabatino
Florence

The Bible and History

Dear Editor:

In Genesis 3:4, Satan told Eve one of the biggest lies throughout history, "You shall NOT SURELY DIE". Fast forward 6,000 years and this very same lie is being taught and preached from the pulpits in Sunday churches today. How? By preaching and teaching the people the false pagan doctrine of hell and eternal torment to its congregations.

This pagan doctrine was developed by the pagan Greek philosopher Plato roughly 400 B.C., then adopted by second and third century post-apostolic fathers in the Roman Catholic Church. Most churches

See LETTERS... on Page 28

Study both the Bible and history. Study Plato. Google pagan doctrine of hell. Do not take my word for it.



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Dr. William A. McClanahan welcomes **Dr. Daniel H. Almon** to his practice at 2461 Helton Drive in Florence. **Dr. Almon joined Dr. McClanahan on July 30.**

Daniel H. Almon D.M.D. (at left), is excited to return to Florence and join Dr. William McClanahan and his team in serving the Shoals Community.

Dr. Almon was born and raised in Florence and graduated from Shoals Christian School in 2008. He completed his undergraduate work at the University of North Alabama, where he enjoyed playing football for the Lions. He recently graduated with honors from the University of Louisville School of Dentistry. Dr. Almon is committed to staying up to date on the latest dental advancements and techniques through continuing education and providing patient-centered care with a concentration on cosmetic and restorative dentistry for the entire family.

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Getting Outside is Good for You: Five Benefits

Summer is here and families will spend more time outside dining, playing, relaxing, and gardening as the weather improves. And while they may enjoy being outside, they may not know that getting outside is also good for their health. The Outdoor Power Equipment Institute (OPEI) outlines five health benefits of getting outside:

are exposed to greenery.

Reason #4: Living landscapes help people and pets be healthier. Playing outdoors increases fitness levels and builds healthy, active bodies. Research also shows that children reap numerous health, social and personal benefits from spending time outside playing.

Reason #1: Your lawn can make you happier! Our stress levels fall within minutes of seeing green spaces. Knowing and experiencing nature makes us generally happier, healthier people.

Reason #5: Your lawn produces lots of oxygen and cleans the air too. Fifty square feet of grass generates enough oxygen each day for a family of four, and reduces the "code red" effect since grass removes pollutants from the air we breathe.

Reason #2: Getting dirty is good for you! Mycobacterium vaccae in soil mirrors the effect on neurons that Prozac provides. Give your kids a pair of gardening gloves and have them work with you in your green spaces for a hefty dose of Vitamin N(ature) and G(reen). People who spend time gardening and have direct contact with soil feel more relaxed and happier.

"Our living landscapes not only provide beauty, but are a stress-reliever, a recreational space, a wildlife habitat, and an outdoor living area," said Kris Kiser, president and CEO, OPEI. "Studies show that our green spaces contribute to our health, happiness and intellect."

Reason #3: Exposure to natural settings may be widely effective in reducing attention deficit/hyperactivity disorder (ADHD) symptoms in children. Children gain attention and working memory benefits when they

Our outdoor living spaces offer great health benefits to us. Trees, shrubs, grass and flowering plants are integral to human health. They provide a place for children and pets to play and directly contribute to our mental and physical well-being. For more information please visit www.savelivinglandscapes.com.

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by Charles Barry Townsend

ON A FARM, what runs all around the yard but never moves? Connect the dots to find out!

THIS PUZZLE IS "TWO MUCH"! Using seven 2's, try writing a math expression that is equal to 2!
2 2 2 2 2 2 2

Answers On Page 38

FIND THE BIG WORDS

Using the definitions and the anagrams below, find the eight eight-letter words that fit into the framework pictured on the left. For each definition, the letters in the two anagram words must be unscrambled and used to form the word asked for.

1.	E						M
2.		E					M
3.			E			M	
4.				E	M		
5.				M	E		
6.			M			E	
7.		M					E
8.	M						E

DEFINITIONS:

1. A large retail store.
2. A French policeman.
3. Needed for board game.
4. Some houses have one.
5. Records distance traveled.
6. Used by bodybuilders.
7. Kissed for a while.
8. A very small particle.

ANAGRAM:

mime + pour
dean + germ
hens + cams
beam + tens
tome + rode
bulb + meld
shod + come
clue + mole

THE "OTHER" FAST FOOD! Below are two puzzle grids for you to fill in. Hints are given for each word. The words in Grid B contain the same letters as the corresponding words in Grid A.

T			
	A		
		C	
			O

T			
	I		
		M	
			E

1. Catches things.
2. Part of a clock.
3. To have arrived.
4. Current fashion.

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# You Say Something

Continued from Page 14

a new monument based on these discussions.

The results are impressive, and your feedback is requested. The sketches are out of public view until this Saturday when you can help the community decide on a proposal.

To see the images yourself, stop by the Kennedy-Douglass Art Center on Saturday, August 4 from 6-8pm. The sketches will be displayed and community members are invited to fill out an anonymous comment form.

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## Celestial Thoughts

Two birds were pecking away at the ground in my neighbor's yard one day. It was an unusual sight, so I looked closer to see what they were up to. My neighbor had thrown a biscuit in the yard and the little birds were having a heyday. It was enough to fill them up and then some. It reminded me that if God cares enough to be sure His creatures eat, He certainly gives even better gifts to His children. Never lose hope my friends. You will find your "biscuit" at just the right time. He loves you very much.

*Dawn*

*"Look at the birds... your heavenly Father feeds them. Are you not of more value than they? ...do not worry..." Matthew 6:26-34*

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Commentary

Blue...

Continued from Page 14

make a big deal that a person is "unarmed" when he or she is accosting, assaulting, or interfering with police.

The complete situation is portrayed more accurately on the full 5:18 video at: [www.youtube.com/watch?v=fxDm0RdTPU](http://www.youtube.com/watch?v=fxDm0RdTPU)

The bodycam footage from one of the police officers clearly shows that the boy was a liability from the ten second mark of the video forward. It's amazing that no one on either side was hurt.

However, in the minds of social media advocates, facts are not nearly as

important as impact. And by the time facts of a full video make it out, impact has already formed many opinions.

The most irresponsible people in this video are the mindless adult onlookers.

Despite the fact that several adults were at the scene, some of them apparently relatives of the boy, no one attempted to intervene. Even though the child was being traumatized by the arrest of his father, neither the father nor any of the other adult relatives at the scene could control the child's behavior. The father was actually yelling "leave him alone," which further confused the boy. No one had the foresight to see that the child needed to be COMPLETELY removed from the situation. No, they all wanted to watch the arrest and weigh in with their opinions.

After several minutes of agitation and nothing more than passing verbal directives to the child from relatives at the scene to stop and get back, the child is seen passing through the frame at eye level to the camera. It appears that the momentum of the child launching himself into the officer took both onto the hood of the police car.

Two officers restrained the boy on the ground. They made sure the boy was calm before allowing him off the ground and letting him say goodbye to his father in the police vehicle.

Worse, several of adults also made what could be considered aggressive moves toward the police officers while the child was being restrained. The situation was tenuous until elevated police voices to GET BACK were taken seriously.

It is amazing how a simple arrest warrant turned chaotic at no fault of the police, yet they are the

ones being judged on social media, and having their actions scrutinized by law enforcement review boards.

Sure, there have been a handful of inexcusable injustices that give all men and women in uniform a black eye. However, there are several additional points of importance.

Edited Facebook posts that inevitably go viral all for the sake of sensationalizing a situation are NEVER in favor of law enforcement.

The blatant lack of discipline and social skills exhibited by this child are microcosm of trending

societal failings that have led directly to many tragic outcomes.

This pack mentality by adult onlookers resembles the start of a wildlife feeding frenzy. That mindset benefits no one and is going to get more people needlessly killed.

We have to remember that officers in our communities represent all races and backgrounds, and they are there to help keep everyone safe.

We HAVE TO get past this mindset of divisiveness and condemn those who help proliferate it.

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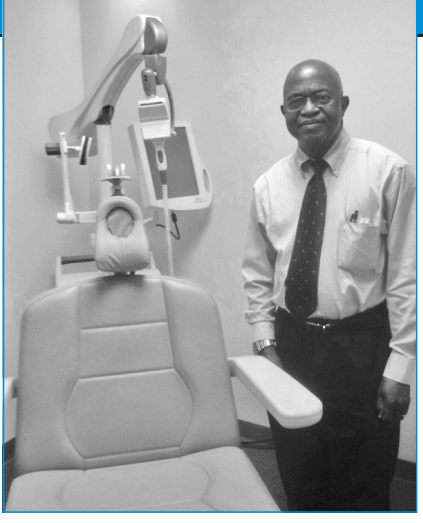
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# Soap Opera Preview

**THE BOLD AND THE BEAUTIFUL** Bill surprised Steffy with the new nursery he had decorated for baby Kelly. Ridge told Liam that Steffy was merely settling for Bill. Later, Wyatt and Liam bonded while surfing near the beach house. Xander arrived at Zoe's apartment to force her to leave L.A. Bill told Steffy that he wanted them to get married right away. Maya asked Emma if she felt threatened by Xander's ex-girlfriend. Steffy made an announcement about the future of Forrester Creations. Thorne tried to convince Zoe to stay in L.A. Ridge got annoyed when Brooke sent Hope to eavesdrop on Steffy and Liam. Xander was stunned when Thorne offered Zoe a modeling job. *Wait to See: The Forrester Bedroom line gets a reboot.*

**DAYS OF OUR LIVES** Jennifer was stunned by Eve's bombshell. Ben's time with Ciara was interrupted when Hope and Rafe burst in with guns drawn. EMarlena realized a key guest had not RSVP'd to her and John's wedding. Adrienne asked Steve to look for Bonnie. Jennifer debated whether or not to tell Eric the true reason why Nicole left town. Eve and Brady vowed to help Stefan destroy Titan. Gabi witnessed a secret meeting between Kate and Stefan. Eric proposed to Jennifer. Chad continued to struggle with the fact that Abigail was having Stefan's baby, but agreed to try to work things out. Gabi confessed her scheme to Kate, hoping to gain an ally. Steve and Kayla celebrated his release from the hospital. *Wait to See: Victor keeps Eve's secret*

from Brady -- but wants something in return.

**GENERAL HOSPITAL** Sonny felt increasingly helpless. Kim urged Julian to live in the moment. Liz began to worry. Jason arrived in the nick-of-time. Jordan began a new investigation. Michael was extremely disappointed. Lucas was very confused. Finn was all in. Margaux stumbled upon an interesting piece of information. Carly had her doubts. Sonny felt guilty. Jason called Sam. Elizabeth tried her best to help. Chase blamed himself. Joss feared the worst. Sam and Curtis paid a visit to Ferncliff. Ava made an important call. Josslyn was furious. Jordan looked for answers. Finn was backed into a corner. Stella came clean. *Wait to See: Kiki prepares for her trial.*

**THE YOUNG AND THE RESTLESS** Billy turned down Summer's continued advances. Lauren gave Billy a piece of her mind for treating Phyllis unfairly. Victor announced that the company needed a new talent to head up their real estate division and that he knew just the candidate -- Nikki. However, Nikki wondered if Victor chose her only to get back at their son. Kyle captured Billy and Nick's physical altercation on video. Summer tricked Kyle into telling her about Phyllis' one-night stand. Jack still held a torch for Phyllis. Nikki felt her son's absence as Victor tried to bring all his employees together for a special luncheon. At Jabot, Billy put a big, secret project into action, refusing to share the details with anyone. *Wait to See: Ashley comforts Neil.*

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214013-1

**THE DOLLAR**  
*Stretcher*

**Continued from Page 10**

**SUPER WHITE**  
We like our white clothes to look the whitest they can so I keep a five-gallon bucket in my laundry room sink. I fill it half full of water and one scoop of BIZ. When we change white clothes, I put them into the bucket until wash day. Each time I add clothes, I swish them around to get the full benefit of the BIZ. Sometimes you may need to add more water and don't forget to swish them when you do. Wash as usual. It may take a couple of soakings to get them as white as new.

Janice H.

**SCREEN PROTECTOR**  
In my parent's house they have a sliding screen door. We had the continued problem of people walking into the door because the screen was hard to see. My mother got the idea that if the screen had some sort of decoration, it would be easier for us to see. So I took some embroidery floss and needle and wove the floss into the mesh of the screen (in a spider-web pattern) at eye level. Now, we don't even have to think about whether or not the screen is open or closed. If you have animals that run into the screen too, you may want to put a pattern of thread down at their eye level. They should learn that the thread means something

solid is in front of them. As an interesting side note, we're not the first to come up with this idea. There is a type of orb-web spider that puts a white zig-zag pattern down the middle of her web. It keeps birds from running into it!

Keri in TN

**CUSTOM COFFEE**  
Brianna's New Year's resolution about making her coffee at home instead of going to Starbucks brought my tip to mind. For many of us, the treat of going to Starbucks is not a plain cup of coffee but a fancier choice. You can flavor your pot of coffee at home with a sprinkle of pumpkin pie spice on the coffee grounds before brewing.

Another way to flavor your coffee is with flavored syrups. A company called Torani(r) makes many flavors, plus many come sugar-free. The cheapest places I have found for them are TJ Maxx and World Market for \$5 to \$8 for a wine sized bottle. This will sweeten and flavor at least 10 to 12

cups of coffee and there are dozens of flavors, including the very popular pumpkin pie spice. Brew coffee, pour in some syrup and cream, and you have your own custom creation for a fraction of the cost of Starbucks.

If you miss having a pastry with your coffee, buy a can of cinnamon rolls when they're on sale for \$0.99, bake them all up, store them in the refrigerator, and warm one up while you're brewing your coffee. This is much cheaper than Starbucks!

K.

**FINDING A GOOD, AFFORDABLE MECHANIC**

If your car is getting older and out of warranty, you'll have the occasional repair. Here's a great way to find a good mechanic. Ask at an independent used car lot who they use. If you find a couple that use the same shop, you've probably found a good, cheap mechanic to fix your car.

Scott

See DOLLAR... page 27

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214898-1

# THE DOLLAR Stretcher

Continued from Page 26

FAMILY ON A MISSION Because we live

frugally in order to homeschool our kids, we as a family understand this mission and everyone is expected to contribute. When my 12-year-old cleans the kitchen, I am able to have more time to cook from scratch instead of getting tired from doing

all of the chores and ordering pizza. When my 8-year-old picks up after the dogs and cleans the yard, my husband has more time to fix the lawn mower rather than drop it off at the repair shop. Additional benefits include having two sons who can fend for themselves, aren't scared of hard work, and are always courteous guests.  
*Rachel in St. Louis, MO*

instruction, storytelling, religious services, and as lifeguards. Everyone gets the same deal.  
*Anne*

## RENEWING FIXTURES

We recently had to paint the exterior of our home, which left our light fixtures looking very old and tired. I bought some primer and flat black spray paint and spent a few hours taking them apart, cleaning the glass, and painting them. They look brand new! We had one small and four large fixtures, so I figure we saved \$500 or more. I've used this same trick to change doorknobs and fixtures inside the house from brass to brushed silver. Make sure to use primer and be patient!  
*Maura N.*

## CEREAL SUBSTITUTE

Cereal is so expensive, and if you have school age children, cereal can really eat into a grocery budget. In the mornings before school, I make minute rice in the microwave. Then I add milk and sugar, and I have a great substitution for cereal. The kids love the taste, and it is nutritious to boot.  
*Holly S.*

## COMPANY'S COMING

When putting away dishes that are used only occasionally or on special occasions (such as punch bowls, large platters, dip sets, etc.), it works really well to cover them with plastic wrap and stretch it so it forms a tight seal around the edge. By doing this, there is no need to wash because of accumulated dust when you take them down again.

For punch bowls, I also store the cups inside (protected by paper towels so they won't chip). This saves a lot of time in not having to wash these items before using them again.  
*Janette*

## CAN'T AFFORD SUMMER CAMP?

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in yard to play safely with his family. If you're interested in giving Atlas his forever home, please call PAWS at 256-383-0690

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**Letters...**

**The Bible and History**

Continued from Page 14

today have adopted this most perverse pagan Greek doctrine from Plato and Rome.

To believe one is alive, burning forever for eternity in hell or the Lake of Fire or even for 1,000 years, supports everlasting LIFE in hell or in the Lake of Fire. However, there is only one way to life and that is through Yahushua HaMashiach (Jesus). There is no life in any form outside of Jesus. Only death awaits the wicked.

The wicked soul does not live forever. Ezekiel 18:4, 20

Even Satan will be destroyed, consumed, turned to ashes and will be no more and will cease to exist. Ezekiel 28:12-19

John 3:16 "For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not PERISH (perish means DESTROYED - Strong's Concordance), but have everlasting life."

Romans 6:23 For the wages of sin is DEATH.

Revelation 20:14 Then Death and Hades were cast into the lake of fire. This is the SECOND death (death of the soul) 15 And anyone not found written

in the Book of Life was cast into the lake of fire."

Hell, death, Hades, Satan himself, and his angels will all be destroyed, blotted out, consumed to ashes along with every wicked soul that never repented, ceasing to exist for all eternity.

Study both the Bible and history. Study Plato. Google pagan doctrine of hell. Do not take my word for it.

The churches MUST repent and reject Plato's doctrine. If the churches refuse, then you KNOW that church is NOT a Biblically-sound church. It's time to be restored to back to first century, New Testament Christianity without the Greek pagan doctrines and influences of Plato, Greek philosophers, and Rome.

It's time to get back to the Bible.

Jeffrey Cook  
 Rogersville

**You Are Fallen From Grace**

Editor:

J. Saint's letter to the Courier Journal of July 11 was NOT lacking as stated by Buddy Mauldin in his letter of July 25.

We read in Psalm 119:105, "Thy word is a lamp unto my feet, and a light unto my path." In II Timothy 2:15 Study to show thyself approved unto God, a workman that needs not be ashamed, rightly dividing the word of truth.

That is why we need to read Galatians 5:4. "Christ is become of no effect unto you, whosoever of you are justified by the law; you are fallen from grace."

Jesus left these words for us in Luke 24:44-45, "These are the words which I spoke unto you, while I was yet with you, that all things must be fulfilled, which were written in the law of Moses, and in the prophets, and in the psalms, concerning me."

Then he opened their understanding that they might understand the scriptures.

Rogers Kimbrell  
 Florence

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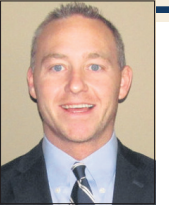
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## ON YOUR DEBT

### What are Estimated Tax Payments, Who Needs to Make them and When are They Due



**B. Grant McNutt**  
Managing Attorney

Taxes must be paid as you earn or receive income during the year. Chances are if you receive a regular paycheck (either weekly, bi-weekly, semi-monthly or monthly) from an employer your taxes are being withheld from that check. You need to make sure the amount being deducted is correct so you don't owe taxes at the end of the year. Check out my previous blog entitled **Please Review Your Pay Check Withholdings Yearly to Avoid Tax Debt.**

Estimated tax payments are direct payments to the IRS by the Taxpayer for those who do not have income tax withheld from their salary and/or paycheck. Some examples are rental income, 401-K withdrawals, interest, dividends, alimony, self-employment income, capital gains, prizes awards and retirees that receive a pension or retirement other than social security income where either no taxes or not enough are withheld. If you are in business for yourself, you generally need to make estimated tax payments. If you receive any of this type of income or fall into any of the above listed categories, you may have to make estimated tax payments. Estimated tax is used to pay not only income tax, but other taxes such as self-employment tax and alternative minimum tax.

Estimated tax payments are typically made quarterly as follows:

- January 1st – March 31st is due April 15th
- April 1st – May 31st is due June 15th
- June 1st – August 31st is due September 15h
- September 1st – December 31st is due January 15th of the following year.

If you don't pay enough tax through withholding and/or estimated tax payments, you may be charged a penalty. You also may be charged a penalty if your estimated tax payments are late, even if you are due a refund when you file your tax return. Generally, most taxpayers will avoid this penalty if they either owe less than \$1,000 in tax after subtracting their withholding and refundable credits, or if they paid withholding and estimated tax of at least 90% of the actual tax for the current year or 100% of the tax shown on their previous year return. Exceptions to the penalty and special rules apply to some groups of taxpayers, such as farmers, fishermen, casualty and disaster victims, those who recently became disabled, recent retirees, and those who receive income unevenly during the year. In addition, there is an exception to the penalty for those who base their payments of estimated tax on last year's tax. The IRS would be remiss if they did not have a form to help you and of course they do in Form 2210.

The Tax Cuts and Jobs Act, enacted in December 2017, changed the way tax is calculated for most taxpayers so it is important to make sure your taxes are being withheld correctly and/or your estimated tax payments are sufficient. Among other reforms, the new law changed the tax rates and brackets, revised business expense deductions, increased the standard deduction, removed personal exemptions, increased the child tax credit and limited or discontinued certain deductions. As a result, many taxpayers may need to raise or lower the amount of tax they pay each quarter.

If you find yourself owing a tax debt of any kind and are wondering how to deal with it, please contact us to schedule an appointment for a free initial consultation. If you would like to discuss your options for dealing with your other debts via Bankruptcy, we can answer all your questions regarding Chapter 7 Bankruptcy, Chapter 13 Bankruptcy, stopping a foreclosure or wage garnishment, avoiding liens, stopping law suits, discharging medical debt, personal loans, payday loans, credit card debt, etc. We can alleviate your stress! We want to help and we can help you!

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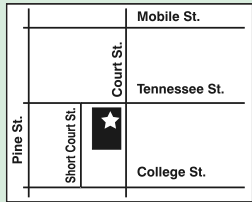


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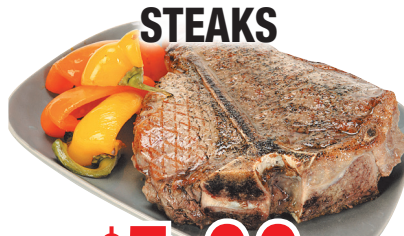


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In 1881, approximately three miles south of here, the U.S. Corps of Engineers was constructing the Muscle Shoals Canal along the north side of the Tennessee River. On March 11, 1881, Alexander G. Smith, paymaster for the camp near the mouth of Bluewater Creek, travelled to Florence to pick up the payroll. He collected a total of \$5,299.18 from the Campbell Banking Company. On his return trip the next day, Smith was robbed by three gunmen. They took the payroll, plus his personal money and watch. Smith was forced to go northward toward Tennessee with the robbers. Later, they divided the money, returned Smith's belongings, and released him. He arrived at the Bluewater Camp at noon on March 15. On March 26, a stranger, claiming to be Tom Hill, entered a saloon near Nashville. After a ruckus, he was turned over to law enforcement authorities. His real name was William Ryan, a member of the James Gang. He was carrying nearly \$1,500 in gold and currency, but denied any knowledge of the robbery. On March 30, Smith identified Ryan as one of the robbers. Ryan stated that Jesse and Frank James had been living on the outskirts of Nashville under assumed names. Before they could be questioned, the brothers returned to Missouri. Ryan was sent to Missouri for crimes he had committed there and was sentenced to several years in prison. James A. "Dick" Liddell, a member of the James Gang, claimed to be innocent of the payroll robbery, stating that Jesse and Frank James and William Ryan committed the crime. (Continued on other side)

**HISTORICAL MARKER LOCATION:**  
Intersection of Hwy 72E & CR33, Killen, AL

Jesse, and brother Frank, began their criminal behavior during the Civil War as Confederate "bushwhackers". After the war, their gang activities continued in both the North and South. The James gang was repeatedly seen in this area. The story of their "alleged" robbery of the Muscle Shoals Canal payroll is described in much detail on both sides of this historical marker and well worth the read. Frank James was tried in Huntsville, with former Alabama Governor Smith as defense attorney.

~ Courtesy David Curott ~ author of "Signs of the Past" and "More Signs of the Past"

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**BY OWNER: 4 BDRM., 2 bath, ranch style house on one acre, Rogersville, AL., 2986 Hwy. 207, 35652. \$132,500. 256-702-2660**

**FLORENCE: 306 CONNOR. 3 bdrm house. \$500 rent/deposit. Appliances, central heat/air, washer/dryer connection. 256-764-3137.**

**BARTON MOBILE HOMES: PLANTVIEW Dr. 2 and 3 bdrm. \$375/\$425 rent. Appliances, heat/air. 256-764-3137.**

**REAL ESTATE CLASS: CAPSTONE** Academy of Real Estate will be hosting our final class of 2018 starting August 9th! For more info. call 256-412-1485 or 256-766-0000. Here's the link to register: [Bit.ly/capstonefallclass](http://Bit.ly/capstonefallclass)

**FOR RENT: 2 BDRM., 1 ba., house with garage, fenced backyard, security system, nice basement. Security deposit, first and last. Well located in Sheffield, \$747 per month, pets maybe. 256-668-4670.**

**FOR SALE BY OWNER:** Sunset Point, Sheffield, 1,800 sq. ft., 3-4 bdrm., 2.5 ba., Beautiful open floor plan with sunroom, view of water, walking trails close to park, \$197,900 256-394-5180

**SHEFFIELD: 1605 26TH ST.** 2 bdrm house. \$475 rent. Appliances, central heat/air, washer/dryer connections. 256-764-3137.

**LAKE LOT BY OWNER:** Two 37' on water, bring your pontoon and enjoy the lake while you build your cabin or dream home. .7 acre with city water on sloping wooded lot, protected slough, great neighborhood on Colbert side. Dogwood Bay subd. Call today 850-476-1295. **Appraised value was \$176,980 - Priced to sell at \$119,000.**

**REAL ESTATE CLASS: CAPSTONE** Academy of Real Estate will be hosting our final class of 2018 starting August 9th! For more info. call 256-412-1485 or 256-766-0000. Here's the link to register: [Bit.ly/capstonefallclass](http://Bit.ly/capstonefallclass)

**LEXINGTON: 3 BDRM., 1.5 ba.** home. Also Apartments for rent in Killen. 256-433-5284

**780 GARGIS HOLLOW RD.** Home on 3 ACRES and WORKSHOP. One level, deck, patio. Living and dining room, granite, stainless steel appliances. Master BR and BA. : double sinks, tile shower, soaking tub. Call today: 256-436-0336 Laila Jager, Crye-Leike Realtors

**OFFICE SPACE: DOWNTOWN** Florence, utilities and Internet included, \$300 per month. K&H Inc., 256-349-0000

**FLORENCE: 2643 HUNTSVILLE RD;** Apt 2. 2 bdrm. \$350 rent. Appliances, window air/electric heat, washer/dryer connections. 256-764-3137.

**CHEROKEE, 960 CROSS ST.,** 3 bedroom, 1 bath, carport, large lot, \$49,000. 256-360-2663



## TRADING SOMETHING

When you think of "trading something in" on a new purchase, you usually think of buying a car, but did you realize you can also trade for a home?

You can. How does the trade work? Let's say Mr. and Mrs. Jones have a home on Poplar Street listed for \$299,000 that they want to sell. Along comes Mr. Smith who wants to buy the home on Poplar Street, but to qualify for a mortgage he has to first sell his home on Oak Street, which is listed for \$150,000. Mr. and Mrs. Jones might be willing to buy Mr. Smith's home on Oak St, freeing him to buy the home on Poplar St? It may sound complex at first, but it really is quite simple. Simply put, they trade homes.

Like everything else in the world, there are many variables to this equation. For example, if the house on Oak Street is exactly what Mr. and Mrs. Jones are looking for, they are more likely to pay market value for the home as they are obviously going to live there. But let's say they have no desire whatsoever to live in the Oak St home and are planning to immediately put it back on the market? In this case they will only be able to pay 80-85% of market value for the home, in order to avoid losing money when they sell it.

There are Pros and Cons for both parties involved with a trade. For example, the seller of the larger home might be trading higher debt for lower debt. Maybe homes in the \$150's sell faster than homes in the high \$200's. Mr. Smith may have enough equity in his home on Oak St that he can afford to sell it for 80-85% of appraised market value and move up to the home on Poplar St.

A trade is a creative tool to move real estate. Is it always a solution? That would depend on the situation. If you're looking for a larger home, but need to sell yours in order to buy, see if the seller of the home you want might be willing to trade. It could be a win - win situation for both of you. Especially if they are looking for a home like yours. -mr

*Please feel free to send your questions.*

Rest assured I will only use your first name when I answer your questions. Email to: [questions@mikerandallhomes.com](mailto:questions@mikerandallhomes.com) or mail to:

Questions for Mike Randall  
Coldwell Banker Pinnacle Properties  
2093 Florence Blvd, Florence, AL 35630

Mike Randall, REALTOR®  
Associate Broker | ABR, CRS  
256.366.9779 | [www.mikerandallhomes.com](http://www.mikerandallhomes.com)  
Coldwell Banker Pinnacle Properties  
256.766.0069 Office 256.766.0926 Fax

# Real

**FLORENCE: 1718 NORRIS AVE.** B3. 2 bdrm. \$400 rent. Appliances, central heat/air, washer/dryer connections. 256-764-3137

**MOULTON: 18747 HIGHWAY 157.** 2 bdrm apt. \$350 rent plus \$25 water. Appliances, window air/heat, washer/dryer connections. 256-764-3137.

**40.22 ACRES, PLUS POND,** gated. 2 water meters, septic. Will divide, owner financing available. Co. Rd. 158. Laila Jager, 256-436-0336, Crye-Leike Realtors.

**HOUSE FOR SALE, NORTH** Florence area, 3 bedroom, 2 bath, study, large kitchen with granite and stainless steel, double garage, \$115,000. 256-335-6514, call in the afternoon.

**FLORENCE RENTALS: 2 AND 4 bedrooms** available. County Rd. 23 off of Cox Creek Pkwy. For more info. please call 256-766-1222.

**FLORENCE NEAR UNA AND** Downtown Florence, 2 bedroom apartments available Aug. 1st. 256-335-5290.

**OWNER FINANCING:** North Florence, 2 bdrm., 1 ba., Completely renovated, near UNA, \$5,000 down, \$750 per month. K&H Inc., 256-349-0000

**WATERLOO: WATERFRONT: 3 BDRM., 2 ba.** with large deck on beautiful acreage on the river. Deposit/references are required. \$600. 901-292-1328.

**NEW CONSTRUCTION:** Baker Place Subdivision, Tusculumbia, starting at \$199,000. K&H Inc., 256-349-0000

**3 BDRM, 2 BA.** and 2 Bdrm., 1 Ba. 95% Owner Financing, No Banks, Colbert Heights, Tusculumbia 256-383-5996, 256-263-8716.

**FLORENCE: CEDAR ARMS APTS.** 1 bdrm, \$325 rent plus \$25 water. Appliances, central heat/air. 256-764-3137.

**APARTMENTS FOR RENT IN Downtown Florence.** 1-2 bedroom. Located downtown close to the University. Stainless appliances, newly renovated, washer/dryer connections, \$465 per month. Please call 256-335-6010 for more information.

**TUSCUMBIA: 313 4TH AVE.,** 2 bedroom, 1 bath, hardwood floors, custom cabinets, carport, fenced backyard. \$50,000 Call Charlotte Littrell, Cafe Realty 256-810-9065

**GRESHAM HILLS APARTMENTS**  
200 GRESHAM HILLS COURT, FLORENCE BEHIND MARS HILL SCHOOL OFF COX CREEK PARKWAY  
**ACCEPTING APPLICATIONS**  
SENIORS 62 AND OVER 1 BEDROOM RENT BASED ON INCOME  
**256-767-2256**

**BY OWNER, 3 BDRM., 2.5 ba.** home, 2,200 sq. ft., **COLDWATER TRACE,** 108 Heritage Place. Office, formal dining room, large lot, in-ground pool, vinyl fence, \$234,900. 256-412-1633 or 256-398-0008.

**CHEROKEE: SPACIOUS 2 BEDROOM** home, large yard, close to plants and school. \$535. 213-884-7944

**BRAND NEW APARTMENT HOMES**  
**Covenant Court Apartments**  
2BR, 2BA, All One Level  
Convenient to Muscle Shoals & Tusculumbia  
\$675 month, \$675 deposit • Pets OK  
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- Free Cable and WiFi Internet

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**ESTATE AUCTION SATURDAY, AUGUST 4 • 10AM**  
35031 U.S. Hwy. 43 • Hackleburg

This nice brick home was re-built by insurance after it was heavily damaged by tornado in 2010. It is situated on approximately 1.9 Acres +/- of land. Features include 2 bedrooms, 2 baths, living room, kitchen, a large laundry room, attached 2 car garage, and a storm shelter.

**PERSONAL PROPERTY:** Outdoor Storage Building, Lots of Costume Jewelry, Side by Side Refrigerator, Washer and Dryer, Matching Couch and Love Seat, Recliners, Lift Chair, Full Size Bed, King Size Bedroom Suite, Beautiful Rocker, Lamps, Church Pew, Fostoria Glassware, Miscellaneous Dishes, Handicap Mobility Items, Porch Rocking Chairs, Tools and Yard Tools, and More!

**Broker Participation Offered. Call for more details.**

**DIRECTIONS:** Hwy.43 to Hackleburg, AL. This house is located 1/2 mile past the Lee plant. See Auction signs.

**TERMS:** Cash or Good Check Only. No debit or credit cards will be accepted. No Buyer's Premium. A 5% non-refundable deposit is due day of auction with balance due at closing within 30-45 days. All property is selling "As-Is" and "Where-is" with no contract contingencies. All sales are final. Seller will pay for deed and title search fee. All other costs to be paid by the Buyer, including closing costs, and survey, if desired. Ad Valorem Taxes will be prorated to the date of closing. Advantage Auction & Realty, Inc. is Agent to the Seller. Announcements made day of auction supersede any pre-printed material. Bring your truck and trailers and helpers to load heavy items. Items must be removed day of auction.

**ADVANTAGE AUCTION & REALTY, INC.**  
Marold V. Pigg, President & Broker, AL #1606  
256-757-9994 • [AdvantageAuction.com](http://AdvantageAuction.com)

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# Estate

## Courtview Towers

Efficiency, 1 & 2 Bedrooms available.

Walk to UNA or Historic Downtown Florence.

Background check required.

Keycard entrance to building.

Equal Housing Opportunity 256-767-0201



**HOUSE PLUS 3 ACRES,** 7128 Wright Ridge Rd., Cypress Inn, TN 38452. 3 bedrooms, 2 baths, 2 car garage, workshop with half bath, \$195,000 negotiable, 1-931-724-9968

**WAREHOUSE: MUSCLE SHOALS, FOR Lease or Sale.** Up to 50,000 sq. ft., on approximately 3.78 acres. Call K&H, Inc. 256-349-0000

## 15 Fenced Acres

**FOR SALE IN CENTRAL** Heights. Perfect home site! \$119,900. Call Melissa Black, Renaissance Realty, 256-483-2559.

**ACREAGE FOR SALE:** 37.4 Acres on Co. Rd. 266 in Cloverdale, \$115,000. 256-766-2094 or 256-366-2980

## Reduced

**WILSON SCHOOL AREA, REDUCED** over \$4,000. Must see. 3 bdrm. brick, new kitchen including appliances, new bath, flooring. Central unit. \$70,400. 256-764-6613 or 256-436-6666

**TUSCUMBIA: 915 MILTON ST.,** Apt. B. 2 bdrm. \$375 rent. Appliances, window air/gas heat, washer/dryer connections. 256-764-3137.

**FLORENCE: WEEDEN HEIGHTS BRICK,** 3 bdrm., 1.5 ba., security deposit, \$500. Rent \$625. No Pets. 256-784-2055.

**FLORENCE: 515 E TOM-BIGBEE St.** Apt. 3. 1 bdrm. \$275 rent plus \$25 water. Appliances, window air, electric heat. 256-764-3137

**NORTH FLORENCE: FOR RENT** 1 and 2 bedroom Apartments. Appliances, Washer/Dryer connections. \$375-\$500 plus deposit. 256-762-7879.

**CAMPER OR RV LOT** for rent. Overlooks beautiful Wilson Lake. Property has Canopy Carport with porch. \$250 per month without utilities or \$400 per month with utilities. Twenty minutes from Florence or Muscle Shoals. 256-446-5598 or 256-460-1334

**SHEFFIELD: 1309 29TH ST.** 3 bdrm house. \$475 rent/deposit. Appliances, window air/gas heat, washer/dryer connections. 256-764-3137.

**GREENHILL BY OWNER:** 2/3 bdrm. home on three acres. Bonus room upstairs, walk-in closet, detached garage, storage bldg., big shop bldg. with three roll-up doors. Quick Sale \$75,000 Call 256-284-3473

**3 BDRM, 2 BA.** 95% Owner Financing, No Banks, Colbert Heights, Tuscumbia 256-383-5996, 256-263-8716.

**RETAIL OR OFFICE SPACES:** 2624 & 2628 Hough Rd.- 1000' (\$900), 1500' (\$1,250 mo). 2410A Rosedale St.-1800' (\$1,500 mo). 3527 Cloverdale Rd.- 1100' (\$850 mo). 256-764-3137.

**8750 OLD LEE HIGHWAY** 12 3/4 acres across Old Lee Highway directly in front of the Railcar Plant. The property goes to Highway 72. **HOUSE AND DETACHED GARAGE** at the front of the property. 256-483-6688.

**ELGIN FOREST SUB.,** 213 Stacey Lane, Rogersville. Beautiful 3 bdrm., 2 ba., move-in ready, extra lot, 24'x36' shop, under appraisal \$137,500. 256-710-1239

**291 CO. RD. 262 FOR SALE;** 3 BR 1 Bath on 3.63 acres in Cloverdale. \$43,700. CALL 580-302-3048 OR 256-810-8955.

**SHEFFIELD: 1510 ANDREWS AVE.** Apt. B. 2 bdrm. \$400 rent. Appliances, central heat/air, washer/dryer connections. 256-764-3137.

**WE BUY HOUSES FAST** www.shoalscashbuyer.com 256-349-0000

**FLORENCE- 232 RIVERMONT RD** By owner. 3 BR, 1.5 BA. brick rancher, 1,670 sq ft., double carport, deck, many new upgrades, new roof, storage building. Safe and convenient area. \$109,900. Hal 256-335-3021

**TUSCUMBIA AREA: 15 ACRES** located at the end of Emmette Holland Rd. Includes water, power and septic. \$115,000. 256-412-8956.

**TUSCUMBIA: 3 bdrm,** 2 ba house on Colbert Heights Mountain. Full basement. \$750mo/\$500 deposit. 256-446-9982.

**FLORENCE: FOR RENT,** 1 bedroom apartment near downtown and UNA. All appliances furnished including washer and dryer. 256-381-4222, 256-710-9150.

★ ★ ★ ★  
**902 STERLING BLVD** MUST SEE! Remodeled! 3 Bedroom/2 Bath 256-383-3181

**REAL ESTATE CLASS: CAPSTONE** Academy of Real Estate will be hosting our final class of 2018 starting August 9th! For more info. call 256-412-1485 or 256-766-0000. Here's the link to register: Bit.ly/capstonefallclass

**LAND FOR SALE**  
**47 ACRES, NICE PROPERTY,** some woods. Access from Co. Rd. 9 or Hwy. 157. 256-710-3334

**CHEROKEE: 385 N. PIKE.** 3 bdrm, 1 ba, brick. New central h/a. \$59,950. Owner financing available. 256-627-9073.

**NO DEPOSIT SPECIAL/WAC: FLORENCE:** Lion's Den Efficiency Apartments. \$450 rent. Includes electric, cable, internet, water/sewer and garbage. 256-764-3137.

**VILLAGE LANDING APARTMENTS** 1 and 2 bedrooms available with free Wi-Fi. 256-443-0789

**HAVE YOU SEEN KIDSVILLE** News! Yet? It's the Shoals' fun, family newspaper for parents, teachers and kids K-6th grade and IT'S FREE! Kidsville News! is delivered in the classrooms. Copies may also be obtained at any local library, several area merchants that cater to kids and the Courier Journal business office, 219 W. Tennessee St., Florence.

**REAL ESTATE CLASS: CAPSTONE** Academy of Real Estate will be hosting our final class of 2018 starting August 9th! For more info. call 256-412-1485 or 256-766-0000. Here's the link to register: Bit.ly/capstonefallclass

**WHY SPEND EXTRA MONEY** advertising anywhere else when you can reach EVERY HOME in the Shoals with one sharp looking and inexpensive ad in the Courier Journal. See page 6 for classified advertising or call our advertising department at 256-764-4268 for more details.

**220 CASEY LN.** 4 BR, 2 1/2 BA brick home, level lot. Master BR on the main level. 3 BR, 1 BA on the second floor. All kitchen appliances stay. Patio and privacy fence. Preview appointments: 256-436-0336, Laila Jager, Crye-Leike Realtors.

**OCCASIONALLY YOU MAY SEE** an ad duplicated and printed several times throughout the paper. This is done at the request of the advertiser. Each ad is paid for. Thank You for reading your Courier Journal. TFN

# Notes...

Continued from page 4

**The Scott Cemetery (Bumpus Creek) is taking donations** for the upkeep of the cemetery. Maintenance is made possible by the families of the loved ones who are buried there. If you would like to donate please make checks payable to: Scott Cemetery Fund c/o Farmers & Merchants Bank P.O. Box 128 Waterloo, AL 35677

**Fishing Days 2018 at Deibert Park,** 6:30am-Noon. Bring your chairs, snacks, and tackle. No license required. Register at the sign in table before you fish.

Thursday, August 16, End of summer fishing.  
Friday, October 19, Fall fishing for geezers and friends.  
Catch and keep. Catch and share. Catch and release.  
Sponsored by: Florence Parks and Recreation/The Club. For more information: 256-760-6420

**Alabama Advisory Committee on Child Support Guidelines and Enforcement** is scheduled to meet on Friday, August 17 beginning at 10am at the Hefflin-Torbert Judicial Building, located at 300 Dexter Avenue in Montgomery. The Supreme Court of Alabama appoints the members of the Committee. The Committee's role is to review and make recommendations to the Supreme Court concerning the Child-Support Guidelines and Schedule of Basic Child-Support Obligations. At this meeting, the Committee will continue reviewing and discussing the current Guidelines and Schedule. Individuals requiring special accommodations should call 334-954-5120.

**You are invited to join in a women's interdenominational Bible study** on Thursday mornings from 9:30-11:30am beginning August 23. The 30-week study will take place in the book of Genesis and is meeting at Barton's Baptist Church at 12925 Hwy 72 in Cherokee. Nursery is provided. Women and children of all backgrounds, levels of Bible knowledge and ages are welcome. The children and youth ministry provides approved curriculum for infant -12th grade. A registration fee of \$35/adult, \$10/child covers all curriculum materials for the study. Scholarships are available. For more information or to register, call 256-627-3084, email shjames111@aol.com, or visit our website: colbertcounty.cbsclass.org.

**Have you ever thought about being a foster parent?** Alabama currently has approximately 6000 children in foster care. In Lauderdale County alone there are over 140 children in foster care. Some simply need foster care for a matter of days. Others may need foster care until they are reunited with their biological family or plans are made for them to be adopted. There will be an Orientation Meeting for foster and adoptive families on August 28 from 6-8pm at DHR, 424 Veterans Dr., Florence. If interested, call 256-765-4023 to pre-register for the class. The 10 week course plus CPR, will be every Tuesday beginning September 4 from 6-9pm at DHR.

**The Nacolg Seniorx Medication Assistance Program** supplies free and low cost medications for anyone in Alabama with a disability or a chronic illness regardless of age that requires daily medication. Medicare recipients may also be eligible. For more information contact nacolg Seniorx today. There is no charge for this service. 1-800-Ageline (1-800-243-5463), 256-389-0530, Paula Pardue, 256-389-0529. This program is in partnership with the state of Alabama and Alabama Department of Senior Services.

**REAL Rehome Educate Adopt Love** offers the following pet preventive care assistance for dogs and cats in Lauderdale, Colbert and Franklin Counties:  
• Flea/Tick Control  
• HW Testing  
• HW Preventative  
• Vaccine  
Submit your Pet Wellness application from our Facebook page REAL Rehome Educate Adopt Love or website www.rehomeandeducate.webs.com

**Cherry Hill Homes Family Apartments**  
Located on Florence Blvd. Rent based on income/utility allowances. Must pass background check and be able to obtain utility services.  
**Apply online:** www.flohousing.org  
**Office: 452 Cherry Hill Homes 256-760-5322**

**KNIGHT & HUMPHRIES, INC.**  
**FOR RENT:**  
2004 Saxton Ave (Florence) 3BR, 2BA .....\$1195  
601 Candler Ave (Muscle Shoals) 3BR, 1BA .....\$895  
261 Lewis St (Muscle Shoals) 2BR, 1BA .....\$695  
3001 Hamilton Ave #B (Muscle Shoals) 1BR apt.....\$425  
411 Roosevelt Ave #C (Muscle Shoals) 1BR apt .....\$425  
**COMMERCIAL PROPERTIES FOR RENT:**  
Office Space 615 Geneva Ave. (Muscle Shoals) .....\$275  
**NEW CONSTRUCTION: Call 256-349-0000**  
New Construction 2200 sq ft (Tuscumbia).....\$230's  
New Construction 2900 sq ft (Middle Rd/Florence) .....\$350's  
**Visit our website: www.rentshoals.com or Call us at 256-766-6992**

**REAL ESTATE AND PERSONAL PROPERTY AUCTION**  
**From the Living Estate of Roderick Price Young**  
**Saturday – August 11 - 10am**

**Auction Held On Site: 1508 County Rd 219, Florence, AL 35633**  
*Two properties to be sold, same day from same location.*

**1ST PROPERTY:** 1508 County Rd 219, Florence. 10+/- Acre Farm in Central Community with House, Shop, Barn. Brick home built in 1997 with 3 bedrooms and 2 baths, patio, and double garage, detached metal shop building with 2 bays on slab, detached carport, and metal barn (sold separately), fenced. The farm is beautifully laid out on level grounds.

**2ND PROPERTY:** 2885 County Rd 87, Florence. 8.6 +/- Acres in Gravelly Springs Community with house built in early 1900's having 3 bedrooms and 1 bath, and detached metal garage or shop. The property is mostly wooded with a well and spring, sitting very privately in secluded area.

**PERSONAL PROPERTY PARTIAL LIST:** 3400 Kubota Tractor, Diesel 4-Wheel Drive and Attachments with 375+/- Hours; Sand Blaster; Craftsman Tool Box and Tools; Delta Drill Press; Lincoln Welders; Good Selection of Wrenches-large and small; Iron Force 7.5hp Air Compressor; Air Tanks; Tillers, Weed Wackers; Battery Chargers; Good Wall Paneling Sheets; More Good Shop Tools

**VEHICLES:** 1994 Chev. S10 (Parts only) 5-Speed; Motorcycle (Parts only); Cushman Scooter.

**HOUSE CONTENTS** Include Dishes; Pots & Pans; Several Recliners; End Tables & Coffee Table; Bedroom Furniture; TV's and Entertainment Centers; Dining Table & Chairs; Lots of Décor; Lamps; Framed Mirrors and More!

**DIRECTIONS TO AUCTION SITE:** From Cox Creek Pkwy take Hwy 20 north, go approx. 9 miles to County Rd 6, turn West and go 1.9 miles to County Rd 219, property on left. Watch for signs.

**TERMS: Real Estate** – 15% down day of sale with the rest due within 30 days. Seller will furnish deed and title policy. Property sold AS-IS. House may contain lead-base paint. Prospective buyer has the right to inspect up to 10 days before auction. Couch Auction & Realty is agent of the Seller. Seller reserves the right to refuse any and all bids. All information in this ad is from sources believed to be correct but is not guaranteed. Announcements made day of sale take precedence over any printed material. **NO BUYERS PREMIUM.**

**PERSONAL PROPERTY** – All items sell AS-IS and final. All items must be paid for on day of sale by cash or approved check with proper I.D.

**For Information call... COUCH AUCTION & REALTY 256-740-9901 www.couchauctionandrealty.com**

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**256-764-7688**

**TUSCUMBIA BEAUTY**

Lovely 4BR or 3BR plus great room, split plan, quiet private street backing into the woods, nearly an acre, 2 full baths, fenced yard, large closets, vaulted ceilings, granite kitchen, walk-in pantry, new HVAC, new floors, double garage, in-ground pool, approximately 2,500 sq. ft. rancher, \$214,900.  
Call 256-710-9237



# Simpson's

## COLLISION REPAIR AUTO GLASS & WRECKER SERVICE

Florence • Sheffield • Killen

## Notes...

Continued from page 35

**The Club/Florence Senior Center Presents 2018/2019 Travel Plans** Travel begins at our door step: - Join us! 450 Country Club Drive Florence 256-760-6642, fdavis@florenceal.org

Nashville, TN, 3 days/2 nights, July 30-August 2, Grand Ole Opry Behind the Scenes, \$365. \$75 deposit due now.

Pigeon Forge, TN, October 29-November 2, 5 days/4 nights, Shows tour! \$555. \$75 due now.

Classic Christmas Markets of Innsbruck, Munich, Strasbourg, Nurenburg, Wurzburg, December 8-16, 2018, \$3,399 single, \$3,149 double. \$500 deposit.

Irish Splendor/Ireland - March 6-13, 2019. Based on double occupancy: \$2,949, \$500 on signing. Dublin, Irish Night, Castles, Cathedrals, Farm Visit, Cliff of Moher.

Islands of our New England States - August 16-23, 2019. Based on double occupancy: \$3,349, \$500 on signing. Newport, Boston, Cranberry Bog, Plimoth Plantation, Hyannis, Nantucket, Martha's Vineyard.

Departure all trips: The Club/Florence Senior Center, 450 Country Club Drive, Florence. For more information or fliers, drop in or call Fran 256-760-6642; email: fdavis@florenceal.org

**I BUY JUNK AND** repairable vehicles and catalytic converters. Call Michael 256-702-8400

**LOOKING FOR ODD JOBS** plumbing, haul off unwanted items, **lawn mowing**, furniture moving, gutter cleaning, any small job. 256-710-0548

**HUSKY PRESSURE WASHER 173CC** Kohler engine 2600PSI 2.4 GM \$175. 256-617-2661.

**TWO SOLID CEDAR 8"X8"**, 10 ft. and 16 ft. Posts or Beams \$100 and \$200. 256-648-1365

**YOU WANT TO KNOW!** 2004 Toyota Corolla cared for! \$3,999 Total! Morris 256-443-0755

## ►MUSCLE SHOALS◀



### RECORD SHOP

"W. C. Handy Specials" 620 E. 2nd St. (near intersection of 2nd Street and Woodward Ave). **THE LARGEST** record store in NW Alabama. Over 20,000 vinyl records. If you have a large number of records to sell, please call David at **256-320-9536**.

# FOWLER AUCTION

Turning Your Assets Into Cash

**CONSIGNMENT AUCTION** Saturday, August 4<sup>th</sup> • 9:00AM  
**FOWLER AUCTION CENTER**  
8719 Highway 53 • Toney, AL

**May Open Consignment Auction** Industrial, Construction & Farm Equipment, Trackhoes, Dozers, Tractors, Trucks, Vehicles & More!

SELECT ITEMS AVAILABLE FOR ONLINE BIDDING

**CANT ATTEND LIVE AUCTION? BID ONLINE**

Watch [www.fowlerauction.com](http://www.fowlerauction.com) daily for consigned items. FOR MORE INFORMATION, CONTACT: Daniel Fowler at (931) 675-2402

VIEW CATALOGS & PRE-BID AT [WWW.FOWLERAUCTION.COM](http://WWW.FOWLERAUCTION.COM)

Mickey Fowler, CAI, CES, AARE ALSL466, TNSL1442, 8719 Highway 53 Toney, Alabama 37553 Ardmore: (256) 423-4454  
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Daniel Culp, CAI; ALSL5070, TNSL5890 A MarkNet Alliance Member Athens: (256) 232-7788  
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Last week's winner is **Beverly Gresham** of **Sheffield** who correctly guessed "YMCA, Florence"

One entry per person. Winners will be announced each week in our paper and on our website. Winners can pick up their Gift Certificate at the Courier Journal office beginning Wednesdays after 12 Noon.

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See NOTES... page 38

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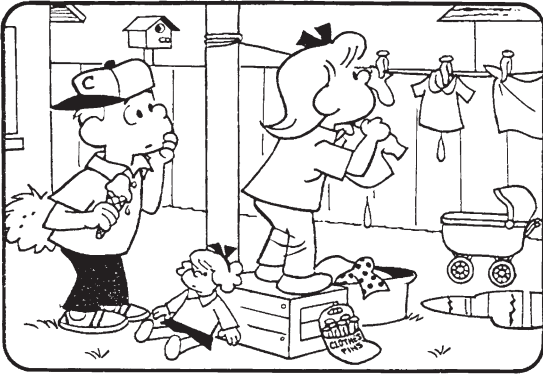
Call Ben Phillips 256-710-9683 for more info!

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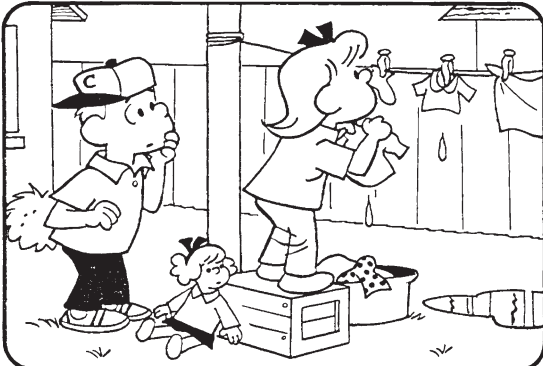
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Find at least six differences in details between panels.



Differences: 1. Birdhouse is missing. 2. Cone is missing. 3. Doll's head is turned. 4. Clothespin bag is missing. 5. Press is smaller. 6. Carriage is missing.

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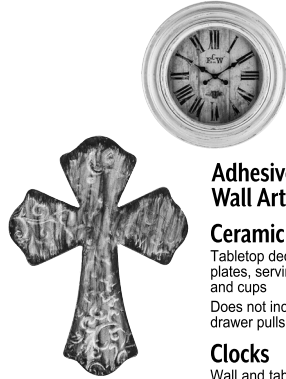
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Fall items are not included in Home Decor sale.

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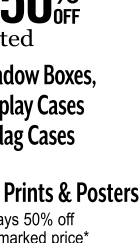
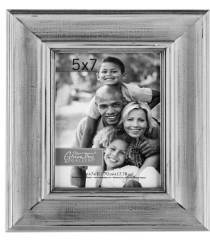
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**8 Sizes available. \*Your Price\* Item.**

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\*Discounts provided every day; marked prices reflect general U.S. market value for similar products. No coupons or other discounts may be applied to "Your Price" items.

**Nimrod Salvation**

**Genesis 11:1** "And the whole earth was of one language, and of one speech. **Genesis 11:4** And they said, Go to, let us build us a city and a tower, whose top may reach unto heaven; and let us make us a name, lest we be scattered abroad upon the face of the whole earth." God said **Genesis 11:7-8** "Go to, let us go down, and there confound their language, that they may not understand one another's speech. So the LORD scattered them abroad from thence upon the face of all the earth: and they left off to build the city." One of the greatest proofs to the accuracy of scripture is the confusion of tongues BY GOD internationally today. Jesus Christ spoke of another attempting to climb in **John 10:1** "Verily, verily, I say unto you, He that entereth not by the door into the sheepfold, but climbeth up some other way, the same is a thief and a robber." **John 10:9** "I (CHRIST) am the door: by me if any man enter in, he shall be saved, and shall go in and out, and find pasture." Billions today are like this guy in **Luke 10:29** "But he, willing to justify himself, said unto Jesus, And who is my neighbour?" **Eternity in hell is a long time to be wrong.**

On the other hand, the saved, born again child of God shouldn't worry about or fear death because **Ephesians 1:6** "To the praise of the glory of his grace, wherein he hath made us accepted in the beloved." **Ephesians 2:6&7** "And hath raised us up together, and made us sit together in heavenly places in Christ Jesus: That in the ages to come he might shew the exceeding riches of his grace in his kindness toward us through Christ Jesus." **2 Timothy 1:9** "Who hath saved us, and called us with an holy calling, not according to our works, but according to his own purpose and grace, which was given us in Christ Jesus before the world began." **2 Peter 1:3** "According as his divine power hath given unto us all things that pertain unto life and godliness, through the knowledge of him that hath called us to glory and virtue:" What a bright and glorious future the saved born-again folk have. Ask yourself, am I going into eternity through a cult or Christ? Eternity in hell is a long time to be wrong.

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Visitors welcome!

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# Community Notes...

Continued from page 36

**Underwood-Petersville Community Center Breakfast** -- please join us for our First Saturday Breakfast, August 4 from 6-9am.

Menu: scrambled eggs, sausage, bacon, biscuits, pancakes, grits, wonderful chocolate gravy, sausage and regular gravy, orange juice, regular and decaf coffee. Adult plates are \$6 and children 8 and under is \$3. Proceeds go toward the center expenses.

**Come Hear Lessons About the Temptations that Face our Society Today** at New Hope Church of Christ, 8245 County Road 15, Florence, August 5-8, 7pm, with speaker Jeremy Gargis.

Sunday morning classes 9am, Worship 9:55am. Dinner on the ground at Noon. Congregational singing nightly at 7pm.

For transportation contact 256-766-9333.

**Join us for a Gospel Meeting August 5-8** at Pleasant Valley Church of Christ a 3700 County Road 33 in Killen with Bro. David Lipe preaching. Hours are Sunday: 9am and 5pm; Monday -Wednesday: 7pm www.pvccfc.com

**Join Us for a Homecoming and Gospel Meeting at Red Rock Church of Christ 1845 Red Rock Road, Tusculmbia August 5-9.** Speaker: Dewayne Spivey from Riverchase Church of Christ in Birmingham

Sunday Morning-Bible Classes 10am • Worship 11am. Covered Dish Lunch at noon. Congregational Singing at 2pm. Evening Services: Sunday-Thursday - 7pm

**The Edith Newman Culver Memorial Museum is now Open** for the 2018 season. The museum is located at 501 Main St., Waterloo. The hours are Sunday, 1-5pm. Admission is \$3 and children under 12, no charge.

**Alabama Department of Agriculture & Industries Commissioner John McMillan has announced that three horses have tested positive for Eastern Equine Encephalitis (EEE)** by the department's diagnostic laboratory in Auburn.

The positive results came from horses in Houston, Mobile and Geneva Counties.

EEE is a mosquito-transmitted disease that is more severe than West Nile Virus (WNV). The mortality rate in horses from WNV is reported at around 30%, while the rate for EEE is almost 90%.

These viruses cause inflammation or swelling of the brain and spinal cord. General symptoms include central nervous system signs such as head pressing, convulsions, lack of response to facial stimulation, fever above 103 degrees, ataxia, paralysis, anorexia, depression and stupor. Other symptoms may include irregular gait, teeth grinding, circling, and staggering. An infected horse may not exhibit all symptoms.

McMillan and State Veterinarian Dr. Tony Frazier recommend vaccinating your horses every six months against both EEE and WNV. Horse owners are encouraged to contact their local veterinarian to schedule a vaccination for their horses. The public is also advised to make every effort to reduce human exposure to mosquitoes during this time of year.

**You Are Not Alone - Suicide Prevention Meeting** to help with school starting. Come, listen to all information available for Suicide Prevention on Saturday, August 4, 5-6:30pm at Friendship Baptist Church, Highway 72, Killen, east of Brooks High School, Beside the Old Outpost 72 building.

Learn how to reach out for you or a friend. Guest speakers will be first responders and Ann Marston.

**The 2nd Annual Stanley Awards** will be held Saturday, August 4 at 7pm at the Shoals Theatre on Seminary Street in Florence. The Stanley Awards recognize and celebrate excellence in Community Theatre Arts in the Shoals area!

The awards are named for Stanley Rosenbaum, whose father, Louis, built the Shoals theater in 1948. Stanley managed the theatre for many years. Entertainment for the evening will feature the Nick Murphy Orchestra. Join in the glitzy celebration of local theatre talent.

Tickets are \$12 for adults, \$8 for students, and \$5 for kids 5 and under.

For more information or to purchase tickets, visit TheShoalsTheatre.org online or call 256-764-1700.

**"The News of the World"** by Paulette Jiles will be discussed at the 10am Wednesday, August 15 meeting at Coldwater Books, 105 W. Sixth Street, Tusculmbia. The book is a historical novel set in Texas in 1870. The book club meets the third Wednesday of each month at the store. For more information, call the store at 256-381-2525.

**LifeSouth Community Blood Drives for August** - Keller Center - Monday thru Friday 9am - 5pm, 1208 South Jackson Highway, Sheffield - 256-383-3535

ECM Center - Monday thru Friday 9am - 5pm, 205 Marengo St., Florence, 256-765-7038

Wednesday, August 1, 11am - 6pm, Chad's Payless Pharmacy, 501 W College Street, Florence

Thursday, August 2, 10am - 4pm, Will Britt, 1311 Woodmont Drive, Tusculmbia

Friday, August 3, 8am - 1pm, Darby Doors, 3110 Kendall Drive, Florence

Saturday, August 4, 1-7pm, Foodland, 16143 Hwy 72, Rogersville

Sunday, August 5, 11am - 5pm, Foodland, 14483 County Line Road, Muscle Shoals

Monday, August 6, 11am - 6pm, Cost Cutters, 1145 Hwy 72, Killen

Tuesday, August 7, 6am - 6pm, Constellium, 4805 E 2nd Street, Muscle Shoals

Wednesday, August 8, 6am - 4pm, Constellium - Element 13, 1009 Ford Road, Muscle Shoals

**The Bertha (Ma) Killen Family Reunion** will be on August 5 at Green's Chapel Church Park. Bring food and drinks and enjoy the fun. We will eat at 12:30 or 1pm.

**2-1-1 and the Homeless Care Council are partnering to create an Emergency Food Pantry** for needy families and individuals in our area. A food drive was kicked off on July 1 to begin the program.

Items are being collected for emergency lunch kits. Items needed include: reusable bags, reusable water bottles, tuna packages, applesauce cups, napkins, spoons, forks, trail mix packages, peanut butter cracker packages, any ready-to-eat meals (no heating needed), \$5 fast food gift cards. Donations may be dropped off in the lobby of 118 E. Mobile Street, Florence.

For more information on this program, call Christa Martin at 256-398-0192 or e-mail hccnwal@gmail.com

**New Hope Church of Christ - 8245 County Road 15, Florence** - Come hear lessons about the temptations that face our society today with speaker Jeremy Gargis, August 5-8 at 7:30pm.

Sunday morning classes 9am, Worship 9:55am. Dinner on the ground Sunday, August 5 at 12noon.

Congregational singing nightly at 7pm. For transportation contact 256-766-9333.

**The Wright Cemetery** is seeking donations for the upkeep of the cemetery. The maintenance is made possible by support for loved ones who are buried there. Thanks for your immediate support in this matter. Please make checks payable to: Wright Cemetery Fund c/o Farmers & Merchants Bank, P.O. Box 128, Waterloo, AL 35677.

**Shoals Community Cancer Support Group** will meet Monday, August 6 at 6pm at The Family Life Center at Saint James United Methodist Church, 610 Cox Creek Pkwy in Florence.

Hosted by Janet Chorney, RN and Cancer Survivor. Open to all affected by cancer-patients, caregivers, survivors, and family.

Guest speaker - Dr. William McClanahan, cancer survivor. Info contact 256-764-1692.

**United Way of Northwest Alabama is seeking volunteer projects** from local nonprofit and human service agencies for the 2018 Day of Caring, which is scheduled for September 20.

The Day of Caring is an opportunity for nonprofit agencies to utilize volunteer resources to benefit their organizations and have projects completed that they might not otherwise have the ability to fulfill.

All nonprofit organizations in Colbert, Lauderdale and Franklin Counties are invited to submit a project request - agencies do NOT have to be current partners. The deadline for project request submission is Wednesday, August 1.

Projects in the past have included outdoor work, such as landscaping and gardening; indoor jobs, such as painting and cleaning; and assisting the people you serve with activities or events.

For more information or to receive an Agency Planning Guide and Planning Form, please contact Kerry Del Pizzo at kerry@uwshoals.org or by calling 256-764-5892.

**The "Hi Neighbors of the Shoals" meeting** will be Tuesday, August 7, at the Florence Public Library. This group welcomes all newcomers to the Shoals area. Contact Janice Hilborn, 256-577-8355, for further information

**Open registration for Community Bible Study, a women's interdenominational Bible study group,** takes place at Woodmont Baptist Church in room 10, on Wednesday, August 8 from 9 - 11am. This year's study is titled "Red Sea to the Jordan River", a study of Exodus, Leviticus, and Numbers. The registration fee is \$35 for adults (scholarships available) and \$10 for children (infants - 12th grade). Classes meet on Wednesday from 9:45-11:45am beginning August 29.

**Swamp John's Dinner** at Lexington Senior Center on Tuesday, August 14, 4-7pm. Your choice of shrimp, fish, or chicken. Meal includes slaw, fries, dessert and drink. \$11 per plate.

**Living Waters** - arrive by boat or by land at the Joe Wheeler Lodge Gazebo, Sundays at 7pm through August 26. Be inspired by... Music that lifts you, Speakers that move you, Words that encourage you. Bring a chair or arrive on foot or by boat leave rejuvenated for the week ahead. Sponsored by Rogersville UMC.

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**Junior Whirl Answers**  
 by Charles Barry Townsend Illustrated by David Coulson

**"TWO MUCH"!** Using seven 2's, try writing a math equal to 2!  
 Answer: 2 + 22/22 - 2/2 = 2.

**GRID A**

|   |   |   |   |
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| T | A | R | P |
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| M | A | C | E |
| D | E | M | O |

**GRID B**

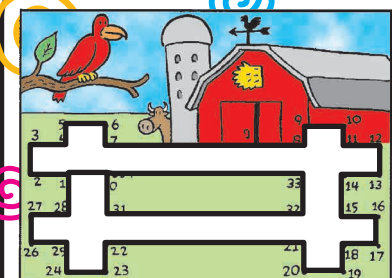
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**FIND THE BIG WORDS**

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| 3. | C | H | E | S | S | M | A | N |
| 4. | B | A | S | E | M | E | N | T |
| 5. | O | D | O | M | E | T | E | R |
| 6. | D | U | M | B | B | E | L | L |
| 7. | S | M | O | O | C | H | E | D |
| 8. | M | O | L | E | C | U | L | E |

**ON A FARM,** what runs all around the yard but never moves? Answer: A fence.

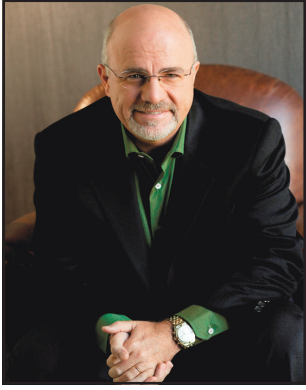
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# DAVE Says

by DAVE RAMSEY



## THE NUMBERS DON'T LIE

Dear Dave,  
Why do you think all debt is bad? Aren't some kinds of debt, like a mortgage or student loans, good?

Nathan

Dear Nathan,  
It sounds like you're letting me know you think some kinds of debt are okay, instead of really asking for my opinion. When you ask a question that's really a statement, it's called a passive aggressive question. That's okay. You and I will now argue as best we can in a newspaper column.

It's not necessarily a question of what I think. I'm really just the aggregator of information we've gathered while walking with people through their financial issues. I've worked with tens of thousands of folks over nearly 30 years, everyone from billionaires and millionaires to broke people, and those in between. In the process, we've collected a lot of data through formal research projects — I'm talking about a huge stockpile of statistics, facts, and figures. And all that data shows debt is the biggest roadblock between people and wealth. I'm also a Christian. Having read the bible, and what it says about money, I can tell you there's not one place where it says debt is a good idea.

So, all that information leads me to one conclusion. Debt is not a positive thing. The only kind of debt I don't beat people up over is mortgage debt, as long as it's a 15-year, fixed rate loan. Houses are wildly expensive, and I understand that most people can't save up to buy a home with cash in a reasonable amount of time. Still, that doesn't make mortgage debt a good thing. Any kind of debt is a burden, Nathan. It steals from your ability to save, build wealth, and be generous.

—Dave

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Dear Dave,  
I owe \$18,000 on my only car, and the payments are killing me. I'm also upside down on the vehicle by about \$4,000. I'm 31, and I've got exactly \$18,000 in my 401(k). Should I cash it in to pay off the car?

Monty

Dear Monty,  
If you use your 401(k) they'll charge you a 10 percent penalty, plus your tax rate. That means you'll probably lose anywhere from 25 to 50 percent to the government. I don't know about you, but I think they already get too much of our money.

I love the fact that you want to get rid of your car payment, but I don't want you to cash out your retirement plan to make it happen. If you can pay off the car in 18 months or less, I'd advise living on a strict, written budget, and throwing as much money as possible toward the car debt until it's out of your life forever.

If it would take longer than 18 months to pay it off, I'd get rid of the car. To do this, you'd have to sell it for as much as you can get, then go to a local credit union for a small loan to cover the difference. If it's your only car, you'd need to ask for an extra \$2,000 to \$3,000 to buy a little beater to drive until you can save up and get into something better.

I hate all kinds of debt, Monty. But being \$5,000 to \$6,000 in the hole is a lot better than having \$18,000 in debt hanging over your head!

—Dave

\* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including *The Total Money Makeover*. The Dave Ramsey Show is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at [daveramsey.com](http://daveramsey.com) and on Twitter at [@DaveRamsey](https://twitter.com/DaveRamsey).

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## This Ad Good August 1-7, 2018

Quantity Rights Reserved. None Sold To Dealers.

We Welcome WIC & Food Stamp Shoppers

WE'RE HOME OWNED & HOME OPERATED! THANKS FOR SHOPPING BIG STAR!

**SPRITE, DR. PEPPER, OR COCA-COLA**  
6 PACK, .5 LITER BOTTLES

**4/\$10**

**NABISCO CHIPS AHOY COOKIES**  
7-13 OZ. PKG.

**2/\$5**

**HEAVY WESTERN BONELESS BEEF RIB-EYE STEAKS**  
LB.

**\$8.99**

**HEAVY WESTERN BONELESS BEEF SIRLOIN TIP ROAST**  
LB.

**\$2.99**

**CENTER CUT BONELESS PORK CHOPS**  
LB.

**\$1.99**

**SANDERSON FARMS BONELESS SKINLESS CHICKEN THIGHS**  
LB.

**\$2.29**

**OSCAR MAYER WIENERS**  
1 LB. PKG.

**2/\$3**

**JIMMY DEAN BACON**  
12 OZ. PKG.

**\$2.99**

**SPRITE, MELLO YELLO, DR. PEPPER, OR COCA-COLA**  
12 PACK 12 OZ. CANS

**3/\$11**

**BOB EVANS SIDE DISHES**  
20-24 OZ. PKG. .... **2/\$5**

**CLOVERDALE FARMS SAUSAGE PATTIES**  
18 CT. PKG. .... **\$2.99**

**BETTY CROCKER HAMBURGER HELPERS**  
BOX ..... **5/\$5**

**ORIGINAL OR LIGHT KRAFT MAYONNAISE**  
30 OZ. JAR

**2/\$5**

**ALL VARIETIES MAXWELL HOUSE COFFEE**  
24.5-30.6 OZ. CAN

**\$5.99**

**KRAFT SALAD DRESSINGS**  
16 OZ. BOTTLE

**3/\$5**

**VAN CAMP'S BEANEE WEEENEE**  
7.75 OZ. CAN

**5/\$5**

**BETTY CROCKER FRUIT ROLL-UPS**  
4.5-8 OZ. PKG.

**2/\$3**

**JIF PEANUT BUTTER**  
16 OZ. JAR

**\$1.79**

**FRITO-LAY VARIETY PACK**  
20 CT. PKG.

**\$5.99**

**FRESH ALABAMA PEACHES**  
LB.

**\$1.19**

**SIMPLY DONE PAPER TOWELS**  
8 ROLL PKG.

**\$4.99**

**BLUE BELL ICE CREAM**  
PINT CARTON

**3/\$5**

**CRISP ICEBERG LETTUCE**  
HEAD

**99¢**

**GALA, GOLD, OR RED DELICIOUS APPLES**  
3 LB. BAG ..... **2/\$5**

**KINGSFORD FAST LIGHTING MATCHLIGHT OR ORIGINAL CHARCOAL**  
11.6-15.4 LB. BAG ..... **\$7.99**

**ALL VARIETIES KRAFT SHREDDED CHEESE**  
8 OZ. BAG ..... **2/\$5**

**KELLOGG'S EGGO WAFFLES**  
10 CT. PKG ..... **2/\$4**

**MCKENZIE'S CREAMED CORN**  
20 OZ. CHUB

**5/\$5**

**RED OR WHITE SEEDLESS GRAPES**  
LB.

**\$1.99**

**SIMPLY ORANGE JUICE**  
52 OZ. BOTTLE

**\$2.49**

**JELL-O GELATIN OR PUDDING SNACKS**  
4 CT. PKG.

**2/\$4**

Come visit us for more great specials!

**Big Star**  
Co. Rd. 47, St. Florian  
256-764-0245

Our prices are good at these two Big Star Stores.

**Big Star**  
Hwy. 64, Lexington  
256-229-5264

# BEAT THE HEAT WITH A NEW AIR CONDITIONER!

## From 10,000 BTU Up To 24,000BTU



AHM24DW

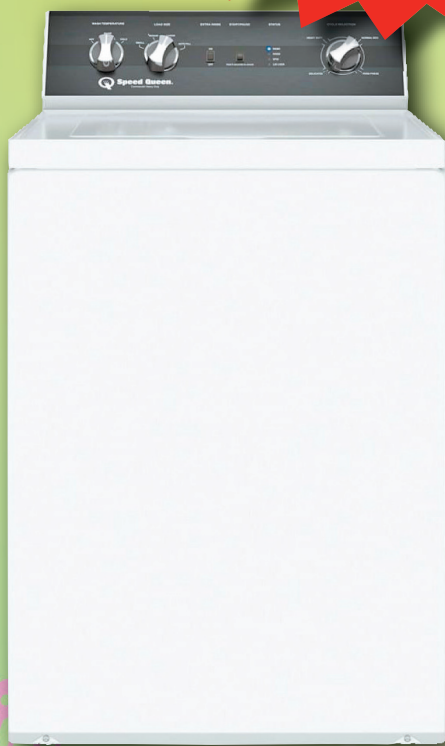


**Installation Available**

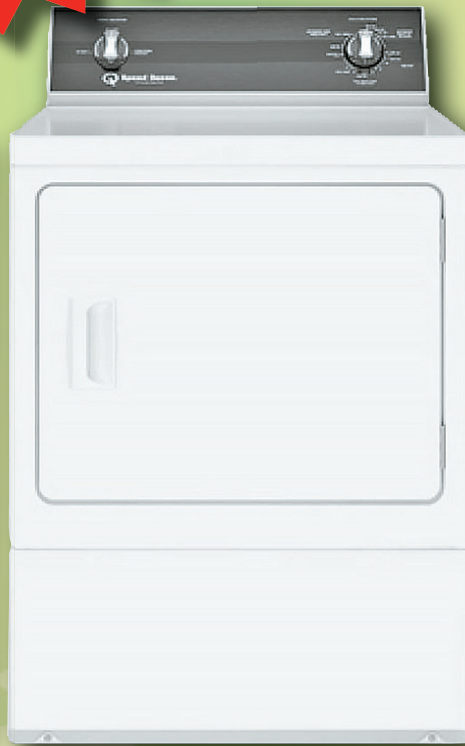
**12 Months No Interest w/Approved Credit**

**OR**

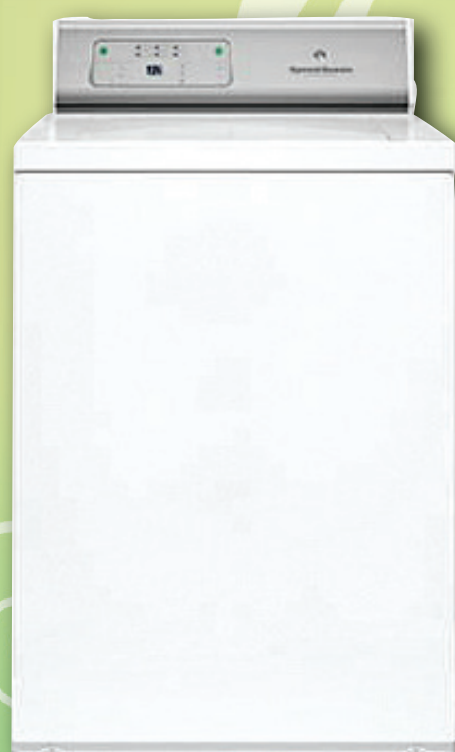
**No Credit Check Lease Option**



TR3



DR3



AWNE82



ADEE8R

### Speed Queen Washers & Dryers

- Commercially built which makes it VERY heavy duty!
- Raise the lid on the washer without hitting pause!
- Washes like they used to with plenty of water!
- Three to Five times the warranty of most laundry sets!
- American built quality
- Built to last two or three times longer than most brands

*Locally Owned Independent Dealer for 70 Years!*



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